

EIGHTH ANNUAL WHEAT POOL NUMBER

**THE
U.F.A.**

**OFFICIAL ORGAN OF
THE UNITED FARMERS OF ALBERTA :: THE ALBERTA WHEAT POOL
AND OTHER PROVINCIAL MARKETING POOLS**

Vol. 10

CALGARY, ALBERTA, DECEMBER 1st, 1931

No. 23

**Annual Meeting
of
Alberta Wheat Pool Delegates**



**Reports of 1930-31 Season
Presented**

National Emergency Relief Appeal Endorsed by U.F.A. Executive

For the purpose of providing assistance for extraordinary and urgent cases of need which cannot be dealt with satisfactorily under the present system of relief, and to give to relief work a more human touch than is possible through the ordinary agencies of Governments, an appeal for funds is being made from coast to coast.

This appeal was launched by the Prime Minister of Canada on November 9th and the actual campaign for funds is to take place the week commencing December 10th.

Alberta has been given an objective of \$100,000. The Province has been divided into two principal districts north and south of the Red Deer River, each district being allotted \$50,000 as its objective. Col. James Ramsey is in charge of the northern district with headquarters at Edmonton; Hon. Herbert Greenfield has taken over the work for the southern district. Norman F. Priestley, Vice-president of the U.F.A., is chairman of rural organization.

The U. F. A. Executive, meeting on November 30th in Calgary, while recognizing the inability of large

numbers of our members to take care of their own needs, much less assist others, felt that opportunity should be given to all farmers in less straitened circumstances to come to the assistance of those whose need is desperate and whose cases may not receive adequate attention from governing bodies.

All Locals and members are therefore asked to give sympathetic and if possible effective attention to the appeal. Perhaps by some social effort or by canvass in more fortunate areas many of our Locals may be able to contribute sums of money which will in the aggregate substantially swell the totals raised by house to house canvass in the larger towns and cities.

The U.F.A. is represented along with nearly all other public bodies on the Provincial committee which will assist the Red Cross in the distribution of the funds raised for this purpose.

Any contribution to the relief fund should be forwarded direct to the National Emergency Relief Committee, at Edmonton or Calgary.

President to Speak at Meetings in South

Director and Federal Member Will Be Speakers at Series in Macleod

An important series of meetings arranged under the auspices of the U.F.A. by H. B. MacLeod, U.F.A. Director, will be held in the Macleod Federal constituency commencing December 8th. President Gardiner, Mr. MacLeod and George G. Coote, M.P., for the constituency, will be the speakers. The attention of our readers who reside in the neighborhood of the points at which these meetings will be held is called to the list given below, and all are cordially invited to attend:

Pincher Creek, December 8th, 8:30 p.m.
Macleod, December 9th, 2 p.m.
Granum, December 9th, 8 p.m.
Stavely, December 10th, 2 p.m.
High River, December 10th, 8:30 p.m.
Midnapore, December 11th, 8 p.m.

Urge \$1 per Acre Bonus in Distressed Districts

Petitions to Be Forwarded to Ottawa Government

Petitions in the following or similar terms are being circulated in districts where the conditions described prevail:

To the Rt. Hon. R. B. Bennett,
Prime Minister, Ottawa, Canada:
Whereas, the payment of a bonus of five cents on all wheat delivered to licensed elevators or mills, grown in the year 1931, has undoubtedly proved a boon to many farmers in view of the low prices of farm products now prevailing, and

Whereas, we are aware that the said bonus was not intended to fully meet

the necessity for relief to harassed farmers, in dried out or hailed areas, and

Whereas, we are aware that the Federal Government is attempting to provide relief to the said dried out areas, and

Whereas, relief measures now being undertaken in dried out areas are in our opinion inadequate, and

Whereas, certain areas of the Province of Alberta have this year been severely stricken by hail, and

Whereas, farmers in such areas do not come within the scope of the relief plans of said Government, and

Whereas, they cannot in the nature of things be the recipients of the said bonus;

Therefore be it resolved, that we, the undersigned petitioners, having suffered grievously from loss of crop by drought (or hail) do hereby petition the Rt. Hon. R. B. Bennett, Prime Minister of Canada, and the Government of Canada, to take into consideration our distressful condition and to provide some measure of relief, such as that which has been from time to time suggested by Locals of the United Farmers of Alberta and groups of farmers in the Province of Saskatchewan, namely, an amount, say \$1.00 per acre, including any bonus, for each acre of crop seeded in the year 1931.

WHEAT POOL REQUISITIONS

During the past few months very few U.F.A. members have sent in requisitions on the Wheat Pool in payment of their dues. The U.F.A. Executive, at a meeting on December 1st, decided to discontinue the practice of using them, in view of the fact that the Wheat Pool contract is now suspended. No new requisitions will therefore be accepted at Central Office.

Dividend to U.F.A. Co-ops to Be Distributed

At a meeting of the U.F.A. Executive held on November 30th and December 1st, the Co-operative Committee presented a report which showed a substantial volume of business done during the past three months. The Executive authorized the issuance of a dividend to Co-operatives and U.F.A. Locals which have paced orders through the committee.

Proceedings of the Executive will be described in greater detail in our next issue.

COMING CONVENTIONS

Bow River Federal.—The annual convention of the Bow River Federal Constituency Association will be held at 538 Lougheed Building, Calgary, on December 22nd, beginning at 10 a.m. H. W. Leonard, secretary, states that Locals are entitled to representation on the basis of one delegate for every ten paid-up members, or major portion thereof, and urges a full attendance. E. J. Garland, M.P., and other speakers will give addresses.

Innisfail, December 16th.—The annual convention of Innisfail U.F.A. and U.F.W.A. Provincial Constituency Association will be held in the Parish Hall, Innisfail, on Wednesday, December 16th, at 2 p.m. Hon. J. F. Lymburn, Donald Cameron, M.L.A., and others, will speak. Thos. Sigurdson, secretary, states that a cordial invitation is extended to the public to hear the speeches.

Big Valley to Munson.—The Big Valley to Munson District Association will hold their annual convention in the hall at Morrin, December 9th, at 2:30 p.m. Norman F. Priestley, Vice-president of the U.F.A., and E. J. Garland, M.P., will speak, and a short musical program is being arranged. The Morrin U.F.W.A. Local will serve supper, states A. J. Russell, secretary.

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EDITORIAL

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WHEAT POOL ANNUAL MEETING

Meeting in a period of difficulty, when agriculture is suffering grave distress as a result of the disastrous decline in the prices of farm products, the delegates to the Annual Meeting of the Alberta Wheat Pool showed undiminished confidence in the principles of co-operation and in its practical possibilities as a means to the solution of the problems of agriculture. The reports presented to the meeting dealing with the position of the Pool afforded solid grounds for such confidence. The delegates returned to their own districts satisfied that their organization will surmount its present difficulties and remain as a great co-operative enterprise serving the interests of the grain growers of this Province.

* * *

RED DEER BY-ELECTION

In the recent Provincial by-election in Red Deer, the U.F.A. candidate was defeated by a majority of 141 votes on the final count. In the last general election the U.F.A. candidate was elected by a majority of 88

votes. The result does not materially change the situation in the Legislature; but the loss of a seat which has long been held by the U.F.A. is regrettable.

The election was held on the most wintry day of the present season, and this fact was no doubt largely responsible for the decrease by several hundred votes of the number of rural votes polled.

Mr. Payne, the successful candidate, has been before the electorate in two preceding elections, and his persistency and the organization which had been built up behind him in the constituency made his success, won by a rather small margin, possible. The U.F.A. Locals were less well organized than formerly, and though Premier Brownlee gave a series of addresses which substantially strengthened the position of the candidate, it was made apparent in the result that unless the farmers remain at all times prepared to assert their citizenship in an organized manner, they cannot hope in the long run to hold the ground which in the past they have won.

The severe weather on election day may in this instance have made all the difference between success and defeat, but in the final analysis the primary responsibility for the loss of the seat must be laid to the organization itself. The necessity for sustained and persistent effort is apparent.

* * *

Wheat Pool members who have sent in assignments in the past for the payment of dues to the U.F.A. and who may prefer to pay in cash, are at liberty to do so and secure the return of their assignments. It has come to our notice that in numerous cases members have shown a desire to adopt this policy.

As announced on page 2 of this issue, the U.F.A. Executive committee have decided that the use of assignments, in so far as the future is concerned, shall now be discontinued.

* * *

EMERGENCY RELIEF APPEAL

On page 2 we publish an article dealing briefly with the National Emergency Relief Appeal. The appeal is for funds to deal with extraordinary and urgent cases of distress. Many such cases cannot be dealt with in a satisfactory manner under the present systems of relief. The U.F.A. Executive have felt that all farmers who are in a position to give assistance should be provided with the opportunity.

ALBERTA WHEAT POOL SECTION

Report of Board of Directors of Alberta Wheat Pool

Given to Annual Delegates Meeting November 24, 1931

Our Report this year is a review of business carried on under much the same conditions as obtained previous to our last Annual Report. At that time it seemed that economic conditions had ebbed as low as they were likely to go, but we found by experience that they had not touched bottom, as conditions have been equally, if not more, difficult during the past twelve months than during the preceding year. Judging from National and International developments it would appear that National Governments realize this is not a temporary situation nor an easy one to overcome, that conditions will not right themselves of their own volition and that steps must be taken by those in authority to materially assist natural developments in bringing world conditions back to what we are pleased to call "normal." In spite of the combination of adverse conditions which have tended to make the past season a most difficult one for all business organizations, we are pleased to be able to present what we consider a reasonably satisfactory report. The patronage accorded to our Pool Elevator system has been most encouraging. A considerable volume of Alberta wheat has passed through the 1930 Pool, and while the selling thereof is not yet complete, recent indications are that our final settlement will be better than we had previously anticipated.

ADMINISTRATION

Head Office

Important adjustments have been made in our office arrangements, both at Calgary and elsewhere. Owing to change of policy (which change was authorized by the Delegates to the Special Meeting held last July) whereby the Pool gave its members the option of delivering their wheat on the open market or of placing it in the Pool, a large percentage of our work has been transferred from the General Office to that of the Elevator Department. A detailed report will be presented by the Manager which will outline the inter-departmental adjustments which have been made, which adjustments we believe will bring about results during the current year that will prove very satisfactory to our membership. Insofar as administration of the office is concerned, the management has the situation well in hand.

Country Elevators

During the fiscal year which closed July 15th, 1931, our country elevators handled 36,152,523 bushels of all grains. The earnings of our elevators during that period have been adequate to provide for operating costs, depreciation, interest on investment and to leave a substantial surplus. The management sincerely appreciates the continued loyalty and co-operation of the membership in contributing the patronage which has made this grower-controlled activity a successful institution—able to pay its own way and to continue to give to its patrons the service and protection for which it was organized.

Outstanding Features of Alberta Pool Directors' Report

Country elevator handlings, 1930-31 season, 36,152,523 bushels.
Overhead expenses on 1931-32 pooled wheat to be kept low.
Alberta Pool terminal capacity 9,025,000 bushels.
Field service staff reduced.
Establishment of Alberta Pool Sales Department.
Declaration in favor of pooling system of wheat marketing.
Outline of provision for repayment of 1929 overpayment.
Final realization of 1930-31 Pool may not be as disappointing as previously believed.

The administration of our elevator system, we believe, has been economical and efficient; the policy under which it has operated has been right and the membership has every reason to feel satisfied with the decision they made some years ago and with the development of the idea which prompted it. While the policy adopted in the handling of the 1931 crop has been materially altered, the same assurance of satisfactory service is offered as in former years, together with additional services not previously rendered. On the strength of the security we have to offer and the record of the past years' operations, the Pool has found no difficulty in financing the movement of grain through Pool facilities. Ample funds are available to finance any grain offered to us. Current financial arrangements necessitate the hedging of all grain purchased outright so that the possibility of loss is reduced to a minimum. All our country elevators are now operating under a public license and will receive any grain from any person and handle it under any of the methods provided in the Canada Grain Act.

Pool Wheat

Any wheat delivered to our elevators will, on the instructions of the grower member, be placed in the Pool and such wheat will be pooled in the usual manner, the sales distributed over a considerable period and payments made to the growers from time to time as funds are available from the sale thereof. The management assures those who wish to Pool their wheat that while the volume delivered to the 1931-32 Pool will of necessity be smaller than in other years, the wheat so pooled will not be cumbered with an unreasonable overhead. The expense incident to the handling of such Pool wheat will be in keeping with the volume received, so that the cost of administration will be moderate.

Terminal Elevators

Our terminal elevator system consists of two terminals at Vancouver, one at Victoria and one at Prince Rupert, B.C. These four houses have a combined capacity of 9,025,000 bushels. During the past season this system has been a very substantial element in the business of the year, saving as it has considerable

sums in transportation, premiums on Western grain, as well as the earnings from handling, mixing, drying and storage. All of these terminals have shown a profitable return. Our Terminal No. 1, having a capacity of 5,150,000 bushels, could handle all the grain available for Western shipment if delivered evenly throughout the year; we find that in order to take care of peak loads during threshing and early marketing season, it is necessary to have considerable additional storage available. Even with four million bushels additional storage space at the West Coast, we have on occasion found it necessary to make use of the interior terminal storage available at Calgary and Edmonton. The Victoria terminal was taken over by us for the first time last year under a one year lease. The operation thereof has proved fairly satisfactory and in view of prevailing conditions we have renewed our lease on that terminal for another year. By transfer of staff from one terminal to another as occasion may arise, our elevators can be manned with experienced workmen without maintaining full staffs at each terminal during the whole season.

All our elevators, both country and terminal, were operated during the past year and will continue to be operated during the current year, as a Department of Alberta Wheat Pool.

Field Service

Our Field Service Department has been reduced to five men on full time work. These men have carried on their usual activities during most of the past year and since the beginning of the harvest season have been devoting most of their time to promoting patronage of Pool elevators, especially in the districts which have been favored by heavier crop yields. Dependent as we are on the earnings of our elevator system this year for the larger part of our revenue, we feel the work of our Field Men is of increased importance.

Publicity

Further responsibility has been placed on our Publicity Department aside from its usual function of keeping our organization in the public eye. This Department has been directed to call the attention of the wheat growers of the Province

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to the excellence of the elevator service which has been built up by your Organization and to remind them of the comfort and satisfaction they have experienced in delivering their grain to Pool Elevators during the past five years.

Sales Offices

Last March our delegates were called upon to determine whether we should continue during the current year to market our wheat through a Central Selling Agency. Under the terms of the Inter-provincial Agreement which formed the basis of our Central Selling Agency, provision was made to permit any one of the three Provinces to withdraw from the Central Selling Agency by giving notice prior to the first day of April in any given year. After careful consideration of all the circumstances involved, the Delegates authorized the Board to serve notice of withdrawal and our official notice of withdrawal from the Central Selling Agency was accordingly given on March 28th, 1931. A further communication was submitted to the Central Selling Agency at the same time, in which we confirmed our belief in the soundness of the policy of selling through a Central Selling Agency and intimated our willingness to continue to market through such Selling Agency if before the 1931 crop required to be handled it became apparent that the affairs of the Provincial Pools were in such a condition that a Central Marketing Agency could function soundly. After it became apparent, following Inter-provincial negotiations, that it would be impracticable to attempt to market the 1931 crop through an Interprovincial Agency, we proceeded to set up a Selling Agency preparatory to marketing our grain as a Provincial unit. Sales offices were accordingly established at Calgary, Vancouver and Winnipeg. The Sales Department of the Calgary Office is under the direction of Mr. T. E. Oliver, our Assistant Manager, assisted by Mr. W. J. Graham, who has recently come to our organization with several years' experience in the marketing of grain. The Vancouver office is under the direction of Mr. O. Z. Buchanan, formerly Western Sales Manager for Canadian Co-operative Wheat Producers, Limited, and the Winnipeg office is in charge of Mr. W. C. Folliott, formerly Assistant Sales Manager for the same company at Winnipeg. All these offices are under the supervision of our Manager, Mr. R. D. Purdy.

Voluntary Pool

At a special meeting held last July, our delegates were called upon to determine whether, in view of all the conditions, we should suspend that portion of our members' agreement which obligated the grower to deliver to the Pool all the wheat over which he had the selling right. After careful consideration the delegates decided in favor of the change and the necessary constitutional amendments were passed to effect that purpose. At the same time, the Delegates went definitely on record as considering such a change a temporary measure only, designed to meet the unusual conditions which then prevailed. It is regrettable that such suspension was found necessary, even as a temporary measure, inasmuch as hundreds of our wheat growers, goaded by their immediate economic necessity, sold their wheat on the open market early this fall at prices very little above our present initial payment, thereby forfeiting any opportunity of participating in the healthy rise in prices which at the time this report is being written is in evidence,

which opportunity would have been enjoyed by them had they been under a legal obligation to market their wheat through the Pool. In our report to the delegates who attended the special meeting held last July, we went on record as re-affirming our faith in the voluntary contract system of marketing and nothing has occurred since that time to weaken that faith. On the contrary, the conviction has grown that if we as wheat growers are to maintain our standard of living we must return as soon as it is practicable to do so, to the system under which each grower pledges himself to merchandise his wheat through a grower-controlled agency and to pool with his fellow growers the proceeds from the sale thereof, and having so pledged himself, to steadfastly honor that pledge.

Coarse Grains

It was decided by the delegates at the same meeting that coarse grains should not be accepted for pooling during the current year and due publicity was given to that decision, as required under the terms of Clause 27 of the Coarse Grains Contract.

1928-29 Pool

Due to various causes the final distribution of the balance of proceeds from the sale of the wheat delivered to the 1928-29 Pool has been delayed. While your Board recognizes that this delay has caused some disappointment to the members concerned, we believe it has under the circumstances been unavoidable and that a settlement will be effected at an early date.

1929-30 Pool

The amount of the over-payment made to members on grain delivered to the 1929-30 Pool is now approximately determined and arrangements have been made between the Provincial Government and the lending banks, whereby the Provincial Government will make settlement to the banks for the amount of such over-payment, we in turn giving to the Government ample security on our physical assets for the amount involved. An agreement has been completed with the Provincial Government which provides for the repayment by us to the Government of the amount involved on an amortized basis over a period of twenty years. The first payment of interest will be made during the summer of 1932, and in the summer of 1933 the first payment on the amortized basis will be made with equal annual payments thereafter during the said period of twenty years. We have, however, the privilege of applying any further payments we wish to make over and above the specified amounts, thereby reducing the debt and interest charges. The earnings from the operations of our elevator system should not only cover the usual overhead operating expenses but provide a substantial surplus to take care of our payments as they become due.

1930-31 Pool

Inasmuch as the sale of the wheat delivered to the 1930-31 Pool is not complete, it will be some time before the final result from that Pool will be known. While we have had a number of months in which selling conditions have been unsatisfactory, these conditions are now improving and with a better demand for Canadian wheat, it is possible that the realization of the 1930 crop may not be so disappointing as was indicated earlier in the year.

1931-32 Pool

The initial payment on wheat delivered to the 1931-32 Pool was originally set at 30c per bushel, basis One Northern Vancouver, but as the result of subsequent negotiations between representatives of the Provincial Governments, the lending banks and the Prime Minister of Canada, assurance was given that the Dominion Government would take what action might be necessary to prevent the utter demoralization of the wheat market in Canada. It was then decided that an increase in this payment to 35c per bushel would be safe, and that basis now pertains on wheat delivered to the Pool so far this year. This amount, together with the bonus of 5c per bushel which is being paid by the Dominion Government on wheat delivered from the 1931 crop, brings the amount immediately available to growers who deliver to the current Pool, to 40c per bushel basis One Northern Vancouver.

Terminal Loan

The loan which was negotiated for the purpose of constructing Terminal No. 1 at Vancouver is in good position. The interest has been taken care of as it has fallen due and payments on principal have reduced the loan to approximately one-half of the original amount.

GENERAL

Referendum on 100 Per Cent Pool by Legislation

In accordance with instructions contained in a resolution passed by the Delegates at the last Annual Meeting, a ballot was sent out last May to every signer of our Second Series Marketing Contract containing the words "Are you in favor of a 100 per cent Pool by Legislation? Yes or No." These ballots were sent out at the time of our general election of delegates, as a result of which the cost of taking the referendum was relatively small. The total number of votes cast on the referendum was 7,429. Of this number 3,191 ballots were marked in favor of a 100 per cent Pool by Legislation. 4,238 ballots were cast in opposition to the proposal, showing a majority of 1,047 votes in opposition to a 100 per cent Pool by legislation.

Mutual Insurance

At the last Annual Meeting a resolution was offered proposing a plan of mutual insurance, under which at the death of any member of the Pool, the surviving members would be assessed 5c or 10c each to provide a fund for the benefit of the dependents of the deceased member. This resolution was referred to your Board for their consideration and study, with the request that we bring a report thereon to this meeting.

Aside from the fact that no provision is made in our constitution for such a special assessment, we would point out that mutual associations engaged in the life assurance business have found it difficult to function permanently on a sound basis, even with the protection they have thrown around themselves by way of medical examinations and age limits. Your Board is of the opinion that our Association should not embark upon any scheme of this kind as long as we have no control over the type of risk we might be required to assume.

Internal Financing

Another matter of general interest to our members which was considered at the last Annual Meeting was that of internal

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financing. Our position in this respect has not become any less involved during the past year in that the basis of internal finance would very possibly be the use of the security of the wheat itself, and the only way in which that security can be used to partly finance itself is to have the initial payment held down to a point where there is no possibility whatever of the market receding to a point below the amount advanced. The logical basis for such internal financing would be to make payments to members only as the wheat is sold, under which system the growers would carry the entire investment in the pooling of their wheat, which is a very literal translation of the term "internal financing." We might with profit consider whether or not in framing our Third Series Contract the farmers of Alberta feel they are capable of carrying on under such a system, if adopted.

Legislation Prohibiting Purchase of Pool Wheat

Another matter on which a resolution was passed at the last Annual Meeting was with respect to the advisability of requesting our Provincial Legislature to make it illegal for any person, firm or corporation to purchase wheat which had been contracted to the Pool. In considering this question, your Board is informed that there is some doubt as to whether the Provincial Government has power to pass such legislation. We have therefore not felt it desirable to press for this special legislation at the present time.

National Wheat Board

During the early part of 1931 there was quite a definite opinion that the establishment of a National Wheat Board offered the best means of disposing of the 1931 crop and efforts were made by various agencies, including the Provincial Governments and Farm Organizations, looking towards the organization of such a Board. The Dominion Government, however, finally decided that the interests of the grain growers could best be served otherwise and decided against the establishment of a National Wheat Board. It is assumed that the Dominion Government has been instrumental in stabilizing wheat prices to a degree and if this assumption is correct, such measures will no doubt have been the means of bringing to Western Canada many thousands of dollars for the 1931 crop which otherwise would not have been the case.

Wheat Shipments from Churchill

For many years past the Prairie Provinces have endeavored to develop a port on the Hudson's Bay which would give a more direct route to Europe. These efforts bore fruit during the past year with the construction by the Dominion Government of a Terminal Elevator at Churchill, from which two shipments of wheat have already been made to the United Kingdom with satisfactory results. It is quite possible that in years to come Canadian wheat will flow freely through this port, thereby effecting a real saving in freight rates, all of which will help Canadian farmers to compete in the

world's markets for the sale of their wheat.

In Memoriam

It is with the deepest regret that we refer to the death of Mr. A. J. McPhail, former President of the Saskatchewan Co-operative Wheat Producers, Limited, and Canadian Co-operative Wheat Producers, Limited. The end came suddenly after a very short illness. In the passing of Mr. McPhail the farmers of Canada have sustained a distinct loss. The contribution which he has made to the cause of agriculture will be cherished in the memory of all those who benefited by his untiring and unselfish devotion to the cause to which he gave all his energy.

Staff

Our staff have carried on as usual and the work of the Association during the past year has not suffered. Although many adjustment had to be made in various ways, some of which have not been pleasant, we have received the same excellent service from our staff as in previous years. Such adjustments as it has been found necessary to make have been accepted by our staff in a spirit which has left nothing to be desired.

Respectfully submitted,

H. W. WOOD
C. JENSEN
LEW HUTCHINSON
BEN S. PLUMER
R. A. MacPHERSON
J. JESSE STRANG
GEORGE BENNETT

Report of the Manager of the Alberta Wheat Pool and Pool Elevators

To the Ninth Annual Meeting of Delegates, November 24, 1931

During the past season our total handlings of grain on Pool basis consisted as follows:

Wheat 39,964,423 bushels

Above handlings represented 37 per cent of total wheat marketed in Alberta as compared to 35,442,410 bushels of wheat marketed on Pool basis 1929-30 season, and which represented 45.6 per cent of total wheat marketed in Alberta that season. Of our Pool wheat this past season 33,382,264 bushels were handled through Pool elevator facilities and over the platform, representing approximately 84 per cent of total, with balance handled by 36 line elevator companies under handling agreement.

In connection with 1929-30 Pool handlings of wheat 33,420,937 bushels were shipped west, with balance, 6,543,486 bushels, being shipped east.

Grades 1 Hard to Feed inclusive represented approximately 68 per cent of our handlings last season as compared to 96 per cent consisting of same grades delivered to 1929 Pool. Grades Tough 1 Hard to Tough Feed inclusive accounted for an additional 30 per cent of our 1930-31 handlings.

As indicated to our delegates at Special Meeting, July last, during the past year we have reduced personnel of our Field Representatives to 5 in number.

Services of field representatives for the past four months have been utilized almost entirely in connection with work amongst our members tributary to shipping points where deliveries through Pool elevators indicated a falling off in receipts. Results accomplished by our representatives in this connection has been most satisfactory from standpoint of our Pool elevator facilities and such results alone have in our opinion fully justified continuance of this work.

Records of deliveries of past season, assignments and claims, as well as reserve accounts have been taken care of by our Grain and Growers' Departments along similar lines to that of previous years.

Operation and Administration expenses of our Provincial Pool (apart from Elevator Department) for the past season, as indicated in the accompanying Statement of Operations, amounted to \$252,894.58, or .63c per bushel (slightly over 3-5 of one cent) as compared to .84c per bushel (slightly over 4-5 of one cent) 1929-30 season. This reduction in our 1930-31 expenses as compared to previous year is almost entirely accounted for through general revision in salaries, reduction in personnel of our Field Service organization, together with certain reductions in our publicity work.

ELEVATOR DEPARTMENT

Country Elevators

At the commencement of 1930 season we had 438 country elevators available to our members. Since our last Annual Meeting, three of our country elevators, located at Brownvale, Spring Coulee and Iron Springs, were destroyed by fire, all of which were rebuilt during the past summer.

Total net receipts of our Pool elevators 1930-31 season consisted of various grains as follows:

	Bushels
Wheat (Pool basis).....	32,752,535
Wheat (non-Pool basis).....	1,029,901
Oats (non-Pool basis).....	1,730,624
Barley (non-Pool basis).....	96,986
Rye (non-Pool basis).....	47,968
Flax (non-Pool basis).....	37,934

Total..... 35,695,948

Of the above Pool wheat 13,280,048 bushels were handled on street or cash ticket basis, with balance, 19,472,487 bushels, on stored basis. Our operations of the past season in handling of Street grain resulted in a grade loss of \$20,159.21.

Overages in weights at our country elevators in grain handled amounted .49 of 1 per cent (approximately $\frac{1}{2}$ of 1 per cent).

On basis of 438 Pool elevators in opera

ALBERTA WHEAT POOL SECTION

tion 1930-31 season, our net receipts of grain through such facilities resulted in an average of 81,497 bushels per elevator as compared to 74,765 bushels per elevator previous season.

In addition to above receipts through our country elevators, platform shipments last season handled by the Elevator Department consisted of grain as follows:

	<i>Bushels</i>
Wheat.....	749,732
Oats.....	87,161

Total..... 836,893

In accordance with policy discussed at our Annual Meeting of Delegates November last, we arranged for the closing of 88 country elevators at various periods of the year where crops had been delivered early in the season, after having canvassed local conditions. In regard to proposed program for closing of elevators, etc., for present season, separate memorandum is being submitted for the consideration of our delegates.

Terminals

During the past season we operated two terminals in Vancouver, as well as Government terminal at Prince Rupert and terminal of Panama Pacific Grain Company, Limited, at Victoria, all of which terminals were used to good advantage in the movement of our grain insofar as possible through Pacific ports. Receipts of wheat through our terminals on the Pacific Coast for the past season (apart from stocks in store from previous season) were as follows:

	<i>Bushels</i>
Vancouver No. 1 (Pool owned)	22,625,875
Vancouver No. 2 (leased)	6,590,769
Prince Rupert (leased).....	373,639
Victoria (leased).....	933,422

Total..... 30,523,705

In addition to above quantities of wheat, we also handled 160,000 bushels of oats and 9,356 tons of screenings through our Coast terminals.

Of our 1930-31 receipts through Pool elevator facilities, less than six million bushels of all grains were shipped East, which volume was shipped under special arrangement to terminals controlled by Manitoba and Saskatchewan Pools, or in the alternative, to line terminals, with which arrangements existed for the payment of a diversion premium.

Operating Results

Our net operating earnings 1930-31 season of our elevator system amounted to \$1,459,439.20, from which we have provided interest at 6 per cent on total capital invested amounting to \$548,247.89, as well as full depreciation on all elevator properties, totalling \$496,725.44, leaving a net earning for the season of \$414,465.87, which amount is being carried forward as a reserve to our Balance Sheet. Having in mind general conditions over the past season, we consider results from our elevator operations as indicated should be regarded as exceedingly satisfactory.

General Remarks

During the past season our policy of proper maintenance of our elevator properties, terminal and country, in the way of repairs, painting, etc., has been adhered to and as a result our properties are in very satisfactory condition.

At the commencement of 1931-32 crop season, it was considered advisable to operate our entire country elevator facilities under public license in view of doubtful crop conditions over a consider-

able portion of the Province, as well as having in mind our change for the present season of operating under open market methods. Under public license we are in position to handle grain of any farmer according to his choice of methods under the Canada Grain Act, and such change we believe has been made without any serious inconvenience to our members, and such has resulted in considerable additional volume being delivered through our facilities by non-Pool farmers.

Further, total receipts through our Pool elevator as at this date indicate a most satisfactory handling for 1931 season, having in mind confusion which no doubt existed early in the present crop season as to set-up of our organization in the handling of 1931 crop. Results to date would indicate that we have been quite successful in retaining the patronage of our Pool members, as well as supplementing such volume with considerable grain grown by non-Pool farmers, and also that we have been able to handle the grain of our patrons on open market basis along lines which have proven satisfactory to them.

In view of modification in our Grower's Contract, important adjustments have been necessary in connection with our administration staff to meet these changed conditions, and such have been taken care of along reasonably satisfactory lines to all concerned, and separate memorandum is being submitted as to present position of our staff for the information of our delegates. Further, every consideration has been given by your management to the necessity of restricting our expenditures in every possible manner, consistent with our policy of extending proper service to our members.

In closing I cannot allow this opportunity to pass without making special mention as to the splendid manner in which our staff in all departments, including our elevator agents, have extended their closest co-operation in administering the business of our members over the past few months, during a most difficult period in the history of our Association.

Respectfully submitted,

R. D. PURDY,

Manager.

Directors Re-elected

Delegates attending the Annual Meeting of the Alberta Wheat Pool re-elected the Board of Directors on Thursday evening, November 26th. For the purpose of the election of directors, the delegates of each of the seven divisions meet separately. The directors are as follows:

Lethbridge (A district)—C. Jensen, Magrath.

Claresholm (B district)—J. Jesse Strang Claresholm.

South Calgary (C district)—Ben H. Plumer, Bassano.

North Calgary (D district)—R. A. MacPherson, Delia.

Red Deer (E district)—H. W. Wood, Carstairs.

Camrose (F district)—Lew Hutchinson, Duhamel.

Edmonton (G district)—George Bennett, Merville.

On Monday, November 30th, the Board of Directors of the Alberta Wheat Pool held a meeting and re-elected H. W. Wood as chairman and Lew Hutchinson vice-chairman. Representatives on the central board are: Lew Hutchinson, C. Jensen and Ben S. Plumer.

POOL DELEGATES FAVOR
ACREAGE BONUS

The delegates of the Alberta Wheat Pool, at the annual session held in Calgary, passed the following resolution favoring a government bonus on an acreage basis for farmers afflicted with drought, hail etc:

Whereas the five cent bonus on wheat was not intended as a means of increasing the production of wheat but solely as a relief measure to meet the present crisis facing the farmers of Western Canada, and

Whereas a very large proportion of our farmers are not benefiting by this payment through hail, drought, wind and other causes beyond their own control, and

Whereas we have noted in the press statements by the Prime Minister of Canada that this omission would be taken care of, and

Whereas the present relief schemes are inadequate as for obvious reasons they fail to meet the necessities of a great number of our farmers besides failing to make provision for the necessary finance to seed the crop of 1932;

Therefore be it resolved that we ask the Dominion Government, through our Board of Directors, to change the bonus payment to the effect that all the grain growers be recompensed to a minimum of at least one dollar an acre seeded, so that all those who have received no bonus and all those who would not otherwise receive this amount should be treated fairly; and to those whose crop production exceeds this amount the bonus to be as it is at the present time, and

Be it further resolved that copies of this resolution be sent to all the other Wheat Pools and the U.F.A., U.F.M., and the U.F.C. (Sask. Sec.).

IN MEMORIAM

Resolution passed by Alberta Wheat Pool delegates:

Resolved that we express our deep sorrow in the passing of our former colleague, the late Mr. A. J. McPhail, and do now tender our sympathy to the bereaved widow and son. We remember with appreciation his gentle and kindly nature, his sterling character and the indomitable zeal with which he pursued the task which was set before him, and we pledge ourselves anew to the cause of a more noble order of industrial society, of a higher standard of rural life—to the ultimate consummation of the ideals of one of God's noblemen, to whose memory we now pay silent tribute.

Delegates Attending Pool
Convention

Following is the list of Alberta Wheat Pool delegates who were assembled in convention in Calgary during the week of November 23rd:

LETHBRIDGE, District A.—Fred J. Kearns, Nemiscam; John D. Madill, Foremost; N. L. Eliason, Wrentham; John A. Johansen, Woolford; (*) T. P. Bowlby, Coaldale; Paul H. Redd, Raymond; B. R. Talbot, Shaughnessy; C. J. Goughnour, Enchant; Jas. W. O'Neil, Winnifred; A. W. Johnson, Walsh.

(*) Not in attendance on account of illness.

CLARESHOLM, District B.—E. I. Duffield, Pincher Creek; Harvey Renken-
(Continued on page 30)

ALBERTA WHEAT POOL SECTION

Alberta Wheat Pool

BALANCE SHEET AS AT 15th JULY, 1931, showing the Financial Position of the Pool, together with that of its Elevator Department

ASSETS		LIABILITIES	
Current—		Current—	
Cash in Banks, on Hand and in Transit.....	\$ 249,266.81	Outstanding Cheques, Cash Tickets and Orders.....	\$178,880.95
Alberta Provincial Government Savings Certificates.....	1,600,000.00	Accounts Payable.....	9,092.15
Accounts Receivable.....	\$53,356.07	Accrued Items Payable.....	216,040.86
Less Reserve for Doubtful Accounts.....	8,980.00	Amounts due to Growers in respect of Payments, Interest and Return of Capital Stock.....	30,153.99
	44,376.07	Initial Payment due Grain Companies on Wheat in Country Elevators and in Transit.....	30,394.92
Accrued Items Receivable.....	241,913.93		\$464,562.87
Growers' Notes Receivable.....	25,678.60	Internal—	
Less Reserve.....	14,815.21	Alberta Pool Elevators Limited.....	940,452.64
	10,863.39	Deferred—	
Stocks of Grain and Coal.....	376,684.48	Special Reserve, 1928 Pool.....	503,623.61
Loans to Co-operative Organizations.....	6,918.14	Reserves—	
Less Reserve.....	3,760.64	Reserve for Interest.....	835,980.86
	3,157.50	Special Reserve, 1929 Pool.....	220,920.29
Canadian Co-operative Wheat Producers Limited.....	814,205.94	Special Reserve, 1930 Pool.....	24,818.10
	\$3,340,468.12	Special Reserve, 1930 Pool, Elevator Department.....	414,465.87
Deferred Charges—			439,283.97
Accrued against Season 1931-32.....	34,231.69	Elevator Reserves.....	4,996,593.20
Organization Expenses against 1931 and 1932 Pools.....	29,824.43	Commercial Reserves.....	2,436,327.39
	64,056.12		8,929,105.71
Fixed Assets—		Contingent—	
Calgary Grain Exchange Seat.....	300.00	There are contingent liabilities in respect of Notes of Alberta Pool Elevators Limited guaranteed by this Association to the Banks in the amount of \$1,750,000.00.	
Elevator Reserve Assets—		There is also a contingent liability in respect of amounts guaranteed to the Banks by the Alberta Provincial Government on behalf of Canadian Co-operative Wheat Producers, Limited. This liability is secured by general and specific charges on the Assets of the Association.	
Shares—Alberta Pool Elevators Limited.....	4,850,000.00		
Manitoba Wheat Pool—Mortgage Security.....	103,154.26		
Royal Bank of Canada—Savings Account.....	43,438.94		
	4,996,593.20		
Commercial Reserve Assets—			
Investments—Shares in Canadian Co-operative Wheat Producers Limited.....	50,000.00		
Advance for Capital Expenditures, Alberta Pool Elevators Limited.....	2,349,745.29		
Equipment and Office Furniture.....	72,845.67		
Less Depreciation Reserve.....	38,825.35		
	34,020.32		
Property—Grande Prairie Dwelling.....	2,986.55		
Less Depreciation Reserve.....	424.77		
	2,561.78		
	2,436,327.39		
	\$10,837,744.83		\$10,837,744.83

CALGARY, ALBERTA, 21st OCTOBER, 1931.

We have audited the books and accounts of Alberta Wheat Pool for the year ended 15th July, 1931, and have obtained all the information and explanations we have required. Subject to our attached report of this date, we certify that the above Balance Sheet is, in our opinion, properly drawn up so as to exhibit a true and correct view of the financial position of Alberta Wheat Pool as at 15th July, 1931, according to the best of our information and the explanations furnished to us and as shown by the books of the Corporation.

HARVEY & MORRISON, Chartered Accountants

ALBERTA WHEAT POOL SECTION

Alberta Wheat Pool

BALANCE SHEET as at 15th July, 1931

ASSETS

Current—	
Cash in Banks and on Hand.....	\$14,154.24
Accounts Receivable... \$4,612.39	
Less Reserve for Doubtful Accounts.....	2,500.00
	2,112.39
Accrued Items Receivable.....	52,219.71
Advances against Bills of Lading .	1,150.00
Growers' Notes Receivable—	
First Series.....	4,815.21
Second Series.....	15,451.39
Coarse Grains.....	5,412.00
	25,678.60
Less Reserve for Notes Receivable.....	14,815.21
	10,863.39
Stocks of Grain Valued at Initial Payment.....	244,864.42
Loans to Co-operative Organizations—	
Alberta Co-operative Livestock Producers Ltd.....	3,157.50
Alberta Co-operative Dairy Producers Ltd.....	3,760.64
	6,918.14
Less Reserve for Doubtful Accounts.....	3,760.64
	3,157.50
Canadian Co-operative Wheat Producers Ltd.—Current Acct.....	158,598.54
Canadian Co-operative Wheat Producers Ltd.—in respect of carrying charges.....	624,267.62
	\$1,111,387.81
Internal—	
Alberta Wheat Pool—Elevator Department...	780,809.01
Deferred Charges—	
Accrued against 1931 Pool.....	2,046.47
Stocks of Stationery and Stamps..	4,403.11
Organization Expenses accrued against 1931-32 Pools.....	29,824.43
	36,274.01
Elevator Reserve Assets—	
Shares—Alberta Pool Elevators Limited.....	4,850,000.00
Manitoba Wheat Pool—Mortgage Security.....	103,154.26
Royal Bank of Canada—Savings Account.....	43,438.94
	4,996,593.20
Commercial Reserve Assets—	
Investment—Shares in Canadian Co-operative Wheat Producers Limited.....	50,000.00
Advances for Capital Expenditures—	
Alberta Pool Elevators Ltd.....	2,349,745.29
Equipment and Office Furniture.....	72,845.67
Less Depreciation Reserve.....	38,825.35
	34,020.32
Real Estate.....	2,986.55
Less Depreciation Reserve.....	424.77
	2,561.78
	2,436,327.39
	\$ 9,361,391.42

LIABILITIES

Current—	
Outstanding Cheques.....\$	43,124.70
Accounts Payable.....	438.88
Accrued Items Payable.....	24,545.98
Amounts due to Growers in respect of Interest Payments and Return of Capital Stock.....	30,1 3.99
Liability for Initial Payment on Wheat in Country Elevators and in Transit—Grain Companies..	30,394.92
	128,658.47
Internal—	
Liability for Initial Payment on Wheat in Country Elevators and in Transit—Elevator Department.....	214,469.50
Deferred—	
Special Reserve 1928 Pool.....	503,623.61
Reserves—	
Reserve for Interest on Elevator and Commercial Reserves.....	835,980.86
Special Reserve 1929 Pool, Wheat and Coarse Grains.....	220,920.29
Special Reserve 1930 Pool.....	24,818.10
Elevator Reserve—	
1924 Pool.....	442,160.49
1925 Pool.....	903,155.65
1926 Pool.....	885,722.41
1927 Pool.....	1,422,430.78
1928 Pool.....	1,343,123.87
	4,996,593.20
Commercial Reserve—	
1923 Pool.....	209,872.58
1924 Pool.....	148,456.23
1925 Pool.....	65,472.93
1926 Pool.....	590,306.63
1927 Pool.....	817,871.12
1928 Pool.....	604,347.90
	2,436,327.39
	8,514,639.84
Contingent—	

There are contingent liabilities in respect of Notes of Alberta Pool Elevators Limited guaranteed by this Association to the Banks in the amount of \$1,750,000.00.

There is also a contingent liability in respect of amounts guaranteed to the Banks by the Alberta Provincial Government on behalf of Canadian Co-operative Wheat Producers Limited. This liability is secured by general and specific charges on the Assets of the Association.

\$ 9,361,391.42

ALBERTA WHEAT POOL SECTION

Alberta Wheat Pool--Elevator Department

BALANCE SHEET as at 15th July, 1931

ASSETS		LIABILITIES	
Current—		Current—	
Cash in Banks, on Hand and in transit.....	\$235,112.57	Outstanding Cheques, Cash Tickets and Orders.....	\$135,756.25
Province of Alberta Savings Certificates.....	1,600,000.00	Accounts Payable.....	8,653.27
Stocks of Grain and Coal.....	346,289.56	Accrued Items Payable.....	191,494.88
Accounts Receivable...\$47,593.68			\$335,904.40
Less Reserve.....	6,480.00		
	41,113.68	Internal—	
Canadian Co-operative Wheat Producers Limited.....	31,339.78	Alberta Pool Elevators Limited...	940,452.64
Accrued Items Receivable.....	189,694.22	Alberta Wheat Pool.....	780,809.01
	\$2,443,549.81		1,721,261.65
Deferred Charges—		Reserve—	
Applicable to season 1931-1932.....	27,782.11	Net Elevator Earnings for Season 1930-1931...	414,465.87
Fixed—		Contingent—	
Calgary Grain Exchange Seat.....	300.00	There are Contingent Liabilities in respect of Notes of Alberta Pool Elevators Ltd. guaranteed by this Association to the Banks in the amount of \$1,750,000.00.	
		There is also a Contingent Liability in respect of amounts guaranteed to the Banks by the Alberta Provincial Government on behalf of Canadian Co-operative Wheat Producers Limited. This liability is secured by general and specific charges on the Assets of the Association	
	\$ 2,471,631.92		\$ 2,471,631.92

Alberta Wheat Pool

PROPORTION OF OPERATING AND ADMINISTRATION EXPENSES for the Year Ended 15th July, 1931

Office Expenses—		Sundry Items.....		115.91
Salaries.....	\$98,627.87	Bond Insurance.....		50.25
Printing and Stationery.....	4,541.00	Maintenance of Office Furniture and Equipment.....		5.25
Telegrams and Telephones.....	3,537.53	Water, Light and Power.....		2.05
Postage.....	1,871.54			29,423.45
Travelling Expenses.....	1,900.11			
Audit Fees.....	3,000.00	Publicity Department—		
Legal Fees.....	8,598.01	Salaries.....	\$	2,847.50
Sundry Items.....	837.60	Printing and Stationery.....		85.82
Bond Insurance.....	213.02	Telegrams and Telephones.....		56.98
Maintenance of Office Furniture and Equipment.....	1,329.90	Postage.....		381.22
Water, Light and Power.....	163.19	Travelling.....		43.05
Repairs and Alterations.....	67.62	Water, Light and Power.....		12.89
	\$124,687.39	Subscriptions.....		120.17
Fixed—		Bond Insurance.....		2.50
Rent.....	19,202.43	Maintenance of Office Furniture and Equipment.....		9.03
Taxes and Licenses.....	1,578.61	Sundry Items.....		22.85
Insurance and Depreciation of Furniture and Equipment.....	10,233.67	Newspaper.....		10,843.76
	31,014.71	Advertising (Contract).....		655.26
General Administration Expenses—		Radio Broadcast.....		659.60
Directors Fees and Sustenance....	7,870.75	Printing Plates and Photos.....		98.74
Directors Travelling Expenses....	1,170.15	Circulars and Pamphlets.....		876.92
Annual Meeting.....	5,641.59	Special Advertising.....		467.07
Membership Lists.....	2,585.45			17,183.36
Ballots for Delegates.....	1,577.78	Organization Expenses—		
Special Circulars.....	1,815.94	Directors Fees and Sustenance....		2,186.20
Staff Insurance.....	1,177.57	Directors Travelling Expenses....		604.05
Wheat Pool Locals—Expense Accounts.....	190.85	Commissions.....		1,754.00
Special Delegates Meeting.....	5,667.20	Delegates' Expenses.....		3,497.25
Sundry Items.....	175.04	Supervisors Expenses.....		26.25
Breach of Contract Investigation..	99.00	Country Meetings.....		1,394.38
	27,971.32	Proportion of Publicity Expenses incurred in 1926-1927.....		14,912.22
Field Service Department—				24,374.35
Salaries.....	20,157.37	Less Organization Fund.....		1,760.00
Printing and Stationery.....	184.16			22,614.35
Telegrams and Telephones.....	435.80			\$252,894.58
Postage.....	263.69			
Travelling.....	3,947.70			
Automobile Operation.....	4,261.27			

ALBERTA WHEAT POOL SECTION

Statement of Operations for 1930-31 Pool

Period from 16th July, 1930, to 15th July, 1931

Advances to Growers—Initial Payment	\$19,333,096.47
Proportion of Operating and Administration Expenses as per Schedule	\$252,894.58
Bank Exchange and Stamp Tax	892.05
Reserve for Doubtful Accounts	187.59
Junior Field Crops Competition	1,350.59

255,324.81

Balance on Operations, carried as Special Reserve 1930-1931	24,818.10
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\$19,613,239.38

Net Balance on Advances from Canadian Co-operative Wheat Producers Limited on account of Wheat Sales	\$19,587,316.89
Interest received	25,654.58
Growers Non-Delivery Damages	947.20
Less Notes Receivable Unpaid	701.20

246.00

Net Revenue—Grande Prairie Residence	21.91
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\$19,613,239.38

Alberta Wheat Pool--Elevator Department

STATEMENT OF OPERATIONS for the Year Ended 15th July, 1931

EXPENSES

Elevator Expenses—	
Salaries and Wages	\$781,776.57
Terminal Elevator Rentals	174,487.71
Taxes, Site Rents and Inspections	158,099.93
Insurance—	
Buildings	\$60,865.16
Grain	25,954.97
Bonds	16,972.00
Workmen's Compensation	2,616.60
Public Liability	636.55

107,045.28

Power	90,644.88
Repairs	42,025.60
Telegraph and Telephone	19,360.48
Heat, Light and Water	17,017.76
Tools and Sundry Supplies	10,007.78
Stationery	7,165.92
Car Liners and Repairs	6,232.98
Postage and P.O. Box Rentals	5,434.56
Lubricating Oil	3,918.92
Freight, Express and Drayage	2,428.11
Licenses	2,290.00
Travelling and Moving Expenses	2,274.53
Loss on Re-Building of Elevators	1,678.59
Mail Delivery	695.10
Agent's Rental Allowance	429.25
Affidavits	343.05
Track Loaders Expenses	244.92
Switching and Diversions	213.00
Sundry Items	34.00

1,433,849.92

Office and General—

Salaries and Wages	148,027.77
Rent	11,840.60
Branch Offices	9,238.83
Telegraphs and Telephone	8,570.66
Stationery and Office Supplies	7,829.27
Audit Fees	6,250.00
Postage	5,556.66
Provision for Bad Debts	3,000.00
Legal Expenses	2,808.64
Business Taxes	1,533.59
Travelling and Moving Expenses	1,448.90
Registration Fees	1,382.96

Insurance and Maintenance of Office Equipment	973.47
Auto Expenses—Terminal	824.35
Office Repairs and Alterations	756.58
Investigation Expenses	520.60
Freight, Express and Cartage	544.47
Employees' Bonds	366.82
Licenses and Bond Fees	307.73
Workmen's Compensation and Medical Aid	322.04
Electric Light	237.29
Loss on Sales of Automobile and Office Furniture	323.84
Sundry Items	335.83

213,000.90

Elevator Superintendence—

Salaries and Wages	53,846.60
Auto Expenses	10,537.25
Travelling Expenses	9,242.35
Auto Insurance	608.45
Workmen's Compensation and Medical Aid	102.89
Sundry Supplies	16.16

74,353.70

Elevator Maintenance—

Salaries and Wages—Office	\$7,715.00
Salaries and Wages—Foremen	4,764.10
Travelling Expenses	2,958.73
Supplies	1,191.63
Auto Expenses	587.39
Auto Insurance	132.89
Warehouse Rental	100.00
Workmen's Compensation Board and Medical Aid	79.98
Freight, Express and Cartage	53.92

17,583.64

Administration—

Publicity—Proportion from Wheat Pool	17,183.36
Field Service—Proportion from Wheat Pool	9,807.81
Directors' Fees and Sustenance—Proportion from Wheat Pool	7,870.75
Directors' Travelling Expenses—Proportion from Wheat Pool	1,170.15
Legal Expenses—Proportion from Wheat Pool	2,865.97
Employees' Life Insurance	6,877.70

45,775.74

Depreciation—

Buildings—5 per cent	470,473.86
Elevator Equipment—33 1-3 per cent	12,248.55
Autos, Trucks and Track Loaders—25 per cent	8,326.33
Office Equipment—10 per cent	4,933.85
Terminal Equipment—20 per cent	742.85

496,725.44

Interest, Exchange and Brokerage—

Interest—Operating	52,296.09
Interest—Capital Expenditure	548,247.89
Exchange and Payors' Commission	600,543.98
Excise Tax	15,859.40
Brokerage and Grain Commissions	3,502.51
	2,266.43

622,172.32

Balance—being net Elevator Earnings carried to Balance Sheet	414,465.87
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\$ 3,317,927.53

REVENUE

Elevator and Elevation Charges	\$ 1,387,709.81
Storage Charges	650,972.58
Carrying Charges	564,217.96
Grain Operations	229,993.98
Service Charges	171,236.06
Drying Charges	131,054.87
Diversions Premiums	78,180.53
Screenings	43,899.62
Rentals	36,616.60
Cleaning and Separation Charges	15,175.06
Gross Profit from Sale of Coal	5,985.56
Wharfage	2,219.10
Water Revenue	475.40
Unloading Charges	180.40
Sundry Revenue	10.00

\$ 3,317,927.53

NEWS OF THE ORGANIZATION

Activities of Locals and District Associations and Information from Central Office—Notes on Co-operation

Recent Constituency Conventions

Successful Federal Convention at Lethbridge

By Mrs. CLARA A. KING, Secretary

The thirteenth annual convention of the Lethbridge U.F.A. Federal Constituency Association was held in the Masonic Hall, Lethbridge, on November 20th. Notwithstanding storm and cold, 25 delegates and enough visitors and members to fill the hall, gathered to transact the yearly business and especially to listen to an address by William Irvine, M.P.

With the president, Ernest Bennion, in the chair, the business was proceeded with in a capable manner. Ten resolutions were submitted to the convention. Election of officers resulted as follows: president, Ernest Bennion; vice-presidents, Mrs. Clara A. King, T. O. King, Mrs. H. J. Flock, J. W. Anderson.

T. O. King spoke a few words of encouragement, and Dr. Melvin spoke on the National Relief Drive.

In the absence of the speaker on the co-operative movement so ably sponsored by Central Office, the president in a few words showed the advantages of co-operation, and urged support from the south wherever possible. Mrs. Malloy then told of her work as U.F.W.A. Director and made an appeal for dues, as Central Office could only operate if backed up by the Locals.

Scidom has an audience had the privilege of listening to such an address as Mr. Irvine gave on "The Dying Order and the Re-ponsibilities of a Living Age." He showed not only a wonderful understanding of today's problems, but a fearless courage in expressing his ideas. These are the men we need today. Then, after the banquet, to which 90 persons sat down, Mr. Irvine gave another excellent talk on "The Gold Basis, an Unpardonable Stupidity and Social Crime." The banquet was followed by a very enjoyable dance.

Macleod Discusses Organization

By MRS. A. J. BELL

Macleod U. F. A. Federal Constituency Association held their annual meeting on November 10th at the Claresholm School of Agriculture, when a very thorough discussion took place upon organization matters and national and Provincial problems. The convention was officially welcomed in behalf of the mayor, who was unable to be present, by Mrs. F. H. Laing. H. B. MacLeod, president of the association, was in the chair, and in his address remarked on the splendid success of the co-operative purchasing scheme in the north of the Province. He urged delegates to complete the organization already started in the constituency and assume individual responsibility in the Locals. A Province-wide scheme would help to solve the economic problems of Alberta farmers and was the logical outcome of the U.F.A. movement.

The secretary, Hugh F. Spencer, who was also official agent for Mr. Coote in the last Federal election, presented the financial statement and report on the last campaign. The report showed that the association was able to meet all obligations in respect to the election and that there were sufficient funds on hand to pay all outstanding accounts, but that there would be little left after doing so.

Resolutions provided a good discussion in the morning session dealing with disarmament, oil and gas conservation, monetisation of silver, reduction of telephone rates, poultry stealing, beer parlors, discrimination against truck hauled hogs.

The resolution which occasioned most discussion was from Brant Local, and urged the Provincial Government not to proceed any further in respect to the conservation scheme in Turner Valley. This resolution, after lengthy consideration, was finally laid on the table.

G. G. Coote, M. P. reported the work of the last session at Ottawa, touching on the Beauharnois affair, the budget and the general activities of the U.F.A. Group.

Following Mr. Coote we should have had an address by our U.F.A. Director, Mrs. Dwelle, but as the hour was late she asked to be excused.

Questions were asked on the abandonment of the gold standard and W. H. Shields, M.L.A., of Macleod, gave a concise history of the development of currency in modern times. R. Walker, M.L.A., was also present and answered queries arising out of the discussion.

Mrs. Walker of Nanton led community singing.

A vote of condolence was passed to the relatives of Mrs. O. C. Edwards.

Mr. MacLeod was returned by acclamation to the presidency for another year, and Mrs. F. H. Laing of Granum, was similarly re-elected.

PROVINCIAL

Lac Ste. Anne Endorses Plan

"Whereas, prices demanded for commodities which farmers must buy are out of all proportion to prices paid them for farm products offered for sale, and

"Whereas, collective purchasing appears to be the only means of overcoming this unwarranted and unjust situation;

"Therefore be it resolved that the incoming board of directors and other officers of this association proceed upon adjournment of this convention to organize a co-operative purchasing association for the constituency of Lac Ste Anne, and that they base its formation upon the plan adopted by

the U.F.A. in the Coronation constituency."

The above resolution was passed at the annual convention of Lac Ste. Anne Provincial C. A., held in Cherrill on November 13th, with Mr. Hoban, president, in the chair. Resolutions for the Annual Convention were also dealt with, and election of officers resulted as follows: president, J. Calder; vice-president, Mr. Brazill; directors, Me srs Rusk, Sherratt, Rutherford, Cailles, Liss and Glass.

"Mr. Prestley, Vice-president, gave a very interesting and impressive address on organization and co-operation," states Mrs. E. Jackson, secretary. "Train time came all too soon, and all were sorry Mr. Priestley was obliged to curtail his address in order to leave time for questions. M. C. McKeen, M.L.A., was also present and ready to give information when needed. Unfortunately time did not allow him to address the convention."

Nanton-Claresholm Convenes

By HUGH F. SPENCER, Secretary

The Annual Meeting of the Nanton-Claresholm Provincial Constituency Association was held in St. Andrew's Hall in Nanton on the afternoon of November 6th. The attendance was not as large as usual for several reasons but all parts of the district were represented.

The president of the Association, Max E. Malchow of Stavely was in the chair, and the members of the U.F.A. were welcomed to Nanton by Mayor F. T. Hallett.

After the reading of the minutes and the financial statement by the secretary, Hugh F. Spencer, the time and place for the next Annual meeting were considered. The old Nanton Association used to hold their meetings in the summer and the old Claresholm Association used the fall. The general opinion was that the fall is the best time and the executive were instructed to select a date in the fall months. Olaf Armestadt, a member of the Claresholm Council and also a good U.F.A. man, invited us to come to Claresholm for our next meeting and the invitation was accepted.

In the course of the discussion the president emphasized the fact that it was necessary for the dues to be paid in if the U.F.A. were going to continue to take a part in the general life of the Province in the future.

On motion it was decided that the president of the association should be the delegate to the Provincial Convention.

Mr. Malchow was again elected president by acclamation although he tried hard to get out of it. Mr. Malchow was given a hearty vote of thanks for his work during the last year when as president and official agent for Mr. Walker he had much to do.

The other officers elected were: E. A. Carey of Barons, as first vice-president, and Mrs. P. C. Loree, second vice-president.

Member Gives Report

Gordon Walker, M.L.A., then gave a very clear and comprehensive report of the last session and the activities of the government since the session. He dealt

at some length with the Turner Valley situation, stating that the Government had come to some decision as to whether this was to be treated as a gas field or as an oil field. It was a very hard matter to decide and it could not be handled without working a hardship on someone.

Another item of importance was the matter of the guarantees of the Wheat Pool. Mr. Walker emphasized that the guarantees by the Government not only benefited the Pool Farmer but also the Non-Pool man equally as well in that the market was not flooded with wheat which would have been the case had no guarantees been made.

The reason for the Government not taking action on the Beer License Petition was explained and it was pointed out that the Government passed an amendment making the petition still valid at the next session. A special committee had been appointed to inquire into the points objected to.

Following Mr. Walker we were favored by a visit from Norman F. Priestley, Vice-president of the U.F.A., who gave us a very fine address on co-operation and to all of us some thoughts to take home with us. After his talk on organization and co-operation he outlined the U.F.A. policy of co-operative buying. Much saving is to be made in respect to bulk purchases of apples, coal, binder twine, flour and oil. To make the activity more effective it will be necessary to form local associations taking in several towns along one line of railroad and to work as a unit in collecting the orders to be filled by Central Office.

No definite action was taken but it was understood that another meeting would be called later in the winter to discuss the matter.

The meeting was very interesting in spite of the fact that the attendance was not as large as it should have been. There were five resolutions to be presented, but owing to the lateness of the hour they were forwarded on to the Macloed Federal Association held later.

Gardiner at Stony Plain

By H. C. MATHEWS, Secretary

Old time hospitality was the order of the day when the local ladies and members of Magnolia Local were hosts to the Stony Plain Provincial Constituency convention at Magnolia Hall on November 5th. H. Critchlow, who is making a series of addresses in the constituency, proved a happy choice as chairman. Keen interest was displayed in several resolutions.

The first speaker was Donald MacLeod M.L.A., who dealt with legislation as it affected local problems. Then came an address by Mrs. Warr, who in a very interesting talk covered the aims and activities of the U.F.W.A. The third speaker was President R. Gardiner, M.P., who gave his audience much food for thought, touching upon problems of the day. He also gave a few new slants upon the Beauharnois matter.

Premier Brownlee, following, rounded off a big day. The Premier was in great form and with characteristic clarity covered much ground in the time at his disposal.

W. Propp was the choice for president for the coming year, with Mr. E. W. Terry as vice-president.

President Speaks at Pembina

By J. ELTON CHAMBERS, Secretary

The annual convention of the Pembina Constituency Association was held at

Westlock on November 18th, with a good attendance of delegates and visitors. The outstanding feature was the address given by President R. Gardiner, M.P., who outlined some of the causes of the present depression and declared that co-operation among all classes was the only sure remedy to cure the disease. Other speakers were the president, Jos. Messmer, Mrs. Etheridge, U.F.W.A. Director, and Geo. MacLachlan, M.L.A., who touched on some of the mis-statements made by W. R. Howson, Liberal M.L.A., in the Red Deer campaign.

J. Messmer was again elected president, with Mrs. Jas. Robb as vice-president, and R. Newnham, Carl Antonson, Mrs. A. R. Brown, H. Hinch, P. R. Hooper, E. Messmer and G. Kipp as directors.

Ten resolutions for the Annual Convention were dealt with.

In the evening Mr. Gardiner addressed a public meeting, and was accorded a hearty reception.

CO-OP UNION OFFERS PRIZES

Prizes of £10, £5, and £3, as well as a number of special prizes of 5 shillings each, are offered by the Co-operative Union Ltd., Holyoake House, Hanover Street, Manchester, England, for the best group of three original slogans pointing to the advantages of co-operation and co-operative trading. Entries should be marked "Slogan Competition," and should reach the address given above on or before December 31st.

Broadcast on Co-operation Given Weekly from Edmonton Station

U. F. A. Co-operative Committee Broadcasts Over CJCA Every Monday at 1 p.m.

In order to bring to the notice of farm people in the more northerly portions of the Province the possibilities which the practice of co-operation holds out to them, the U.F.A. Co-operative Committee have arranged for a brief weekly broadcast from radio station CJCA, Edmonton. The broadcast is given every Monday at exactly 1 p.m., and all readers of *The U. F. A.* within the area which is most effectively served by this station are invited to listen in at the time mentioned every week. The broadcasts are prepared for the U.F.A. Co-operative Committee by Norman F. Priestley, Vice-president.

Extracts from recent broadcasts follow:

Years of Real Advance

It used to be said that farmers could not be organized. Events have proven that to be untrue. Farmers have organized themselves very effectively in many parts of the world. Alberta has one of the proudest records in that respect of any agricultural people.

When some kind of order has emerged out of the present world chaos it will be clearly seen that the past ten years have been years of great advance among the farm people of this Province. We have attempted co-operative organization on a large scale and in spite of powerful opposing forces have succeeded to a remarkable degree.

World-wide economic conditions may have upset some of our plans for the time being; but the will to co-operate and the machinery which we have created are still there. Tens of thousands of farmers believe in the principle of co-operative marketing and are determined to succeed. Now the U.F.A. is assisting them to extend the principle and be effective in co-operative buying.

Read *The U.F.A.* periodical. Every issue contains information of great value to you. Learn what the Co-operative Committee of the U.F.A. is trying to do to help you. Ask the secretary of your local U.F.A. for the date of the next meeting. Attend the meeting and take part in the discussion on the circulars of you Central Office concerning co-operative buying.

Co-operation is the farmer's greatest hope. It is the one solution at hand for his difficult economic problems.

Hardship in the Brush Country

The shock of the present economic depression has been felt most acutely by

the farmer. It has upset his entire scale of values.

Thousands of men and women who have spent the best of their years creating farms out of unbroken prairie, brush land and bush and were justly looking forward to having a fair living for the rest of their days, do not know where they stand. Many who regarded themselves as successful and prosperous a few years ago, are having a real struggle to maintain their own.

The fall in the price of farm products has cut the income of the farmer down to such low levels that he cannot meet the obligations which he incurred on the strength of former levels. It has been stated on high authority that farm prices have declined 46 per cent while the price of manufactured commodities has only declined 8 per cent. Obviously farmers themselves must do something to remove this inequity. It is in the interest of the community as a whole that they should.

During the past year the Board and Executive of the U.F.A. have been promoting co-operative buying of farm supplies. In one brief season they have saved farmers hundreds of thousands of dollars in reduction of price levels and have assisted in the formation of co-operative societies embracing several thousand farm families. The Co-operative Committee of the U.F.A. is seeking the interest and support of every Alberta farmer and farm woman. Write the U.F.A. Central Office, Calgary, for particulars.

OVER THE CALGARY STATION

We give extracts below from broadcasts which continue to be given daily from station CFAC, Calgary, at 12:25 noon:

Winter is upon us. Field work on the farm is practically over for this year. Tractors and farm machinery are laid away for the season.

Prepare for next year. We hope it will be one of those real next years and that our Alberta farmers will enjoy great prosperity.

The Co-operative Committee of the U.F.A. wishes to suggest to you that it is not too soon to begin planning. Why not arrange with your neighbors at the next meeting of your Local U.F.A. to take a truck load of Red Head tractor fuel, lubricating oil and greases? You will save money and secure a good product and at the same time strengthen

(Continued on page 28)

The Decline of the Competitive Economic System

By ROBERT GARDINER, M.P., President of the U.F.A.

Under the title "A Debt Creating Financial System," we published in our last issue a portion of the address delivered by President Gardiner on November 2nd, at a meeting under the auspices of the Beddington U.F.A. Local. The report of Mr. Gardiner's address is concluded below:

If you will analyse the progress of affairs you will find a phenomenon which is very significant. Our great industries in Canada today are coming under the control and ownership of our banking institutions. Industries which the old industrialist has built up from a small beginning are finally passing under the control of our banking and financial system, and in a very short time, even if this depression does lift, we are going to find that the great industries of Canada will be controlled by the men in the realm of finance and banking. It is quite true that some of our leading industrialists have emerged from industry into the financial and banking field, and therefore they are in a position to keep control very largely of their own industries. But that only applies to a very small number of our industrialists today. And you will find that because of the power of withholding credit even for a short period of time, or reducing the volume of credit, the owners of a particular plant will be embarrassed to such an extent that the financier can go in and say, "How much do you want for your business?" and can take control of it.

Fate of Beauharnois?

You will notice in the press despatches emanating from Ottawa recently, accounts of the reorganization of the board of directors of the Beauharnois company. The one significant thing is this, that it is the banking interests that have got control of it. The men who conceived the idea and carried it through—not, it is true, in my judgment in the right way—those men have been displaced, according to the reports recently published in the press, and representatives of our big financial institutions are going to take control of that project.

That process is going on at a very rapid rate. Now if this process goes on and we are satisfied to permit our banking institutions to levy tribute to the extent that they are levying it today you can begin to realize what is going to happen in a few years—what is going to happen to the farmers and working class of this country, who are producing the primary material from our natural resources. They are going to be in a position that will be absolutely untenable; because they will be in the power of banking institutions who control the medium of exchange and the price levels of the product of the farmer's or the working man's labor.

Farmers Helpless as Individuals

This is not an alluring prospect, yet at the same time I have great hope of the future because the depression, severe as it is, is making the people study, is making them realize what puny individuals they are as individuals. It is making the farmer in Canada recognize that as an individual, he is helpless and

hopeless and it will make the farmer of Canada realize that only in association with his brother farmers is there any hope of the future. (applause).

That is one phase of our economic problem. There is another phase that it would repay us to consider. That is the economic situation as it has developed for decades past.

A year ago last September after the general election, the Members of Parliament were called together to meet in Ottawa and provide funds for relief purposes. During that short session we provided the Government with \$20,000,000 for unemployment and farm relief. At the time that the legislation was going through the House, it was stated by the representative of the Department of Labor that they had secured information from every Province in Canada through the Labor Bureaus and other sources, and that it was estimated that there were 76,000 people unemployed. It was stated also that after the seasonal employment ceased it was expected that the numbers would rise to 103,000 or 105,000.

Mr. Bennett came into power on the express understanding that he had measures which would cure unemployment. Increase in the tariff was one of the magic wands that he was going to use to eliminate unemployment. And he proposed to do other things that would do away with unemployment.

Twelve Months After Pledges Made

Twelve months after that special session, we received a despatch from Ottawa stating that it is estimated by the same bureau, from the same source, that we had (about six weeks ago) an unemployment list of 536,000 people. Just twelve months after a new Government came into power and stated that they had means to eradicate it or gradually diminish it. These are startling figures. 536,000 people who want to work but cannot get it—and these 536,000 people are cut off from purchasing power. This means that goods ready and available to go into circulation are not moving with sufficient rapidity—largely because those persons have had their purchasing power destroyed by lack of employment.

So you see that the situation has grown tremendously worse within twelve months. Today it is suggested that because the price of wheat is increasing by a few cents per bushel, that the worst of the situation is over, and that we can look for better times. Well, I hope that is right, because I can assure you I don't like to read about people suffering from hunger. And we have not only the 536,000 people who are unemployed suffering from hunger, but their dependents are suffering also. And at the same time we have everything in this country to satisfy the hunger of these people. Now that is some system, is it not?

Production Problem Solved

There is no question but that today we have solved the problem of production. Through the inventive genius of mankind as applied to the improvement of machinery and man's investigations into the utilisation of new sources of raw material, and also scientific progress in other directions, we find that we cannot see any reason today why we should suffer from the lack of material things. We have built up a transportation system such that, even if any country has a total crop failure, in a few weeks' time we can transport from other parts of the world where there is an abundance all the foodstuffs that the people might require.

The human race today need not fear starvation; yet our system is of such a nature that it forces people to starve in the midst of plenty. We have had depressions before, it is true, but never when the people were starving as they are today in the midst of the plenty that we have today.

We have had social systems before. I must confess that the capitalistic system has done very valuable work for the human race. It has placed us beyond the fear of shortage; of that there is no doubt. But we have had other systems. There was the old patriarchal system of Biblical times, followed by the system of slavery, and then by the feudal system, and that in turn was followed by the capitalistic system which we are now living under.

Now all those other systems had their usefulness and their day, but, mark you this, that when any former social system was not in that position where it could provide for the material needs of the people, it was changed and a new one and a better one brought into existence to provide for the people's needs. The present system, of course, has been the most outstanding of any of them. Those of you who read the history of the feudal system in Great Britain will recognise the great difference between the feudal system and the capitalist or profit system, whichever you care to term it.

The Case of Bank Deposits

Another phase of the present depression might be considered. Studying the reports which the banks today send into the Finance Department, showing their operations quarter by quarter, we find that there is today more money on deposit than ever before. You can go back to the so-called prosperous times of 1927-28-29 and our banks were never filled up to the extent that they are today with money, both in current and savings accounts. What does that mean? It means that the people who have already satisfied their material needs by providing themselves with food, clothing and shelter, are depositing the balance over and above in our banking institutions, first of all, for security, and secondly, because they can find no safe and profitable outlet for those savings.

It doesn't make any difference whether they are part of a wage-earner's wages or salary, or whether they represent profits from business. In the final ana-

lysis they mean purchasing power stored up in the banks and for which there remain in existence goods and services which cannot be used so long as that purchasing power is stored up. In old days we were taught to save—at least in Aberdeen—and even in England, when I was there as a young lad, people were always harping to me, save, save, save. Now that is all right, savings are all right, provided those savings can be put to some useful purpose; but if they are put in a bank and kept there because people are afraid to invest them, then the situation is different, because those savings or that money that I have already spoken of represent purchasing power for the goods already in existence. And those goods cannot move and cannot be consumed until those savings come out of those banks and are used as purchasing power. In that connection it might be well for us to consider how we have been able to secure the enormous plant and equipment for productive purposes that we now have.

How Accumulation Took Place

Go back to the old days in Great Britain, about 1840 or 1850—the hungry forties as they were called—when the people didn't really have enough to keep them decently alive. They were beginning to develop the capitalist system, and in order to do that and provide plant and equipment they had to take a portion of production so that they could produce more and more all the time. And it is the only way that we have been able to procure plant and equipment. The people had to tighten their belts in those hungry forties, in order to save some of the scant production of those days to put it into new plant and equipment.

We read in the press these days of people who have had the privilege of visiting Russia. We have a doctor down in Calgary, I think he is a doctor, who has been going around the city and around the country telling the people about the dreadful conditions that he saw in Russia; that the Russian Government were making the people tighten up their belts in order to save enough to pay for new plant and equipment so that eventually they might be able to produce more. No doubt he is telling the truth, but he holds that out and says, "Now don't you Canadian people follow their example or that is what will happen to you." Imagine a man who has been educated sufficiently well to get a doctor's degree, and yet is not able to discern the difference between the conditions now prevalent in Canada and the conditions in Russia. I am only using Russia as an illustration. It is not fair to compare it with Canada or Great Britain or Germany or the United States at the present time—to put Russia, that is, in the same position as some of the countries that are already industrially developed. You could compare Russia more fairly with the conditions prevailing say in England during the forties and fifties, during the hard times. That is the comparison that you should make to be fair.

Now I have no personal knowledge of the Russian system, but I want to point out this one thing, that the Russians are doing today just what was done in every country that has been developed industrially. There is only one difference between the development in Russia and the development that took place industrially in the United States and Canada, and that difference is the difference in ownership. In Russia when they have developed their plant and equipment, the people in Russia will own that plant

and equipment; in Canada after we had developed our plant and equipment, in the United States and Great Britain and all other countries, after it was all done it was owned privately. Now whether that ownership will accrue to the benefit of the Russian people time will show.

There is another phase of the situation that I would like to bring before you. The people almost the world over today are all facing hardship and facing hardship in the midst of plenty. I have told you about the tremendous deposits in our banking institutions today. I have intimated that in my judgment until those deposits go into circulation and are used as purchasing power there is no hope of any great improvement in our depressed condition. Now that leads me to go on a little further and it leads us to this thought: is there any great need in Canada today for any substantial amount of new plant and equipment, to take care of the material needs of the Canadian people? My judgment is this, that while it might be true that we could spend lots of money in improving present plant and equipment, we have in Canada today, with some slight exceptions, all the plant and equipment which we need to provide the people with all the material things that they require. If that is the case, then where are those people who have those deposits in the banks going to find a safe and profitable investment?

Look the world over today and you find that with the exception of three countries, almost all other countries are fully industrialised and have all the plant and equipment that they require. Those three countries are Russia, India and China. Leaving out Central Africa where the blacks live, who don't know anything about the use of machinery at all, almost every other country has ample plant and equipment to provide for all the material needs of their people. If this be the case, where is there a possibility of investment of those great volumes of savings in the banks of Canada and other countries of the world? The Russian Government will not permit you to go into Russia and invest your money there, so we can wipe it off the slate so far as our calculations are concerned. In India they have a certain number of textile mills, but the people are living in a most horribly poverty-stricken state, and nobody in Canada will take money out of the bank and put it in India in the hope of a safe investment. The same situation applies in China.

Has Capitalism Reached Full Development?

That leads us to this question, then, if it is only possible to develop the capitalist system and the machinery of production which the capitalist system has finally brought into existence—and, as I said before, I take off my hat to the system for what it has done for the human race in the long run,—if it is only possible then to keep the capitalist system going by taking the savings of the people and putting them into new plant and equipment—if that is the way the capitalist system has developed, and it is the way it has developed, then what of the future? Are we not justified in asking ourselves this question? Has the capitalist system reached its full development? I wish I knew. I wish we all knew.

But in face of the facts that I have placed before you, if the capitalist system has not reached its full development, then it is very close to the borderline. If it has not reached its full development,

this depression will pass away and opportunities will arise for the profitable and safe investment of those savings and the system will continue to grow.

But if on the other hand the system has reached its full development and there can be no profitable and safe investment for those savings, then what? Are we going to go on starving in the midst of plenty? Or are we going to put our minds to work to see what changes are necessary to take care of the human race? It is no use taking the position that because the system we are living under has done the great work for the human race that it has, that that system can continue for all time. It may continue longer than most of us imagine, but it doesn't look so in the face of the facts which we well know insofar as other countries are concerned, regarding their plant and equipment in existence at the present time. Sooner or later we will know whether this system has reached its full development. It may not be very long before we know it. There will either be a very substantial change for the better, or things will continue to be as they are today, or even get worse.

Let me give you an illustration. I have already mentioned that we have had different social systems; they came into existence, they grew and they passed out of existence. They had to be changed because they failed to provide for the people adequately.

Let us take for illustration the egg, the egg that you are getting five and six cents a dozen for this last summer, the egg of the farmyard fowl. Supposing we take that egg and if it is properly fertilized, if you place it in an incubator or put it under a hen, where a warm temperature will be applied to it, then a new growth begins within that egg, and that growth keeps on until on the 21st day there is a fully developed chicken within that egg. A new development has taken place, a new life has come into existence in 21 days. At the end of 21 days the chicken is fully developed; for there was in that egg to begin with sufficient subsistence to produce that chicken and to carry it alive until the 21st day. Then all the substance has been used up and you know what happens: unless the chicken is able to peck its way through that egg shell and come into the new world then that chicken dies.

Change System or Perish

And so it is with social systems. When social systems have once reached the point where they are fully developed, unless they have changed to meet the new conditions then the people in those social systems will perish, just the same as the chicken will perish if it cannot peck its way from the shell and into the sunshine of the new world. The forces of nature and the economic laws are inexorable and must be obeyed. If the human race thinks for one minute that it can transgress with impunity the forces of economic law, then the human race will perish.

And that is why I ask you tonight to keep an open mind on this question; don't be misled by your past prejudice or your past thoughts, but study the conditions as we have them today and you will be in a position to give some assistance in the solution of the problems that we have before us. I am satisfied of this fact, that the people of Canada and the people of other countries will not be satisfied to starve in the midst of plenty, and there is no reason why they should. Therefore we have to take the situation as we find it and apply the best knowledge that we have, the best effort that we have,

to the solution of the problem that lies before us. There is no man in the world today who has within his brain sufficient intelligence to find a solution, as an individual. But the human race will find a solution, and the human race as a whole.

Again, as individuals, in examining this situation and trying to find solutions for it, we are hopeless and we are helpless but as a people, if we co-operate and work together in harmony, there is nothing which we set our minds to that we cannot accomplish. Nothing. (Applause)

CO-OP TRAVELLING SOCIETY

The French co-operative movement has recently incorporated, under the name of "Co-op", a co-operative travelling agency which will organize holiday tours throughout France and other countries for individuals or groups—*Co-operation.*

Problems of Municipal Administration in Rural Districts

An Address Before the Alberta Association of Municipal Districts, by John Gair, President of the Association for the Past Eight Years

In his annual and valedictory address after eight years' service as President of the Alberta Association of Municipal Districts, Mr. Gair, who retired this year, gave a timely and well-presented review of conditions which will be of interest to all farm people. The address was given at the Convention of the Association in Edmonton on November 18th.

Speaking of the financing of municipal districts—which, to his knowledge, have never caused the loss of a cent of principal or interest to the banks—he declared that if the banks could not finance them within the legitimate bounds set by our statutes, the municipal districts would take up the question of financing themselves.

Discussing the low prices prevalent for farm products, Mr. Gair showed the fallacy contained in press despatches which announced on November 4th that "Alberta farmers will benefit by \$18,600,000 by the raise in the price of wheat," and pointed out that if during the last crop year the Western farmer sold 300,000,000 bushels of wheat at an average price of 25 cents below the cost of production, his net loss on the wheat crop alone was \$75,000,000; while together with the loss on coarse grains, the total was approximately \$100,000,000.

The address is printed, almost in full, below:

It is very encouraging to see so large a body of delegates, for under the present financial strain of many of your municipalities the question of unnecessary expense is forever before you, but you have decided that any expense incurred in your attendance here will be returned to your units in experience and education, as well as getting the consolidation of thought necessary, more especially in these abnormal times. During the present year you have been in the firing line, living among your people and representing every township in the organized areas; therefore the benefit of your experience is necessary in discussing any proposed change of statute—for we must always remember that an ounce of experience is worth a ton of preconceived knowledge.

You will notice in our financial statement that this Association is still in a very healthy financial condition.

Weed Control

As the proposed Noxious Weeds Act is apparently to take up much time in this convention, a few explanations may assist in the discussion.

On looking over the resolutions opposing certain sections of the proposed Noxious Weeds Act, I have come to the conclusion that there is much misunderstanding of the situation, but these resolutions will also bring to your attention the difficulty in drafting an Act suitable to the varying conditions in Alberta, as well as the need of a certain amount of local autonomy in weed control, always remembering that for Province-wide weed control there must be a central authority so that any careless farmer or municipality will be forced to control weeds to the best of their ability in order that adjoining lands may be protected.

There are resolutions asking that stinkweed, Russian thistle and tumble weed be taken out of the noxious weeds class. I expect that in over fifty per cent of the

Province these weeds are practically unknown, and in about ten per cent they have got beyond control and are no longer paid much attention to, so the question is, would it be fair to take these weeds from the noxious weeds class while such a large area of the Province still wants to keep them under control?

I might point out to districts where, owing to certain conditions, these weeds may be beyond control, or, owing to the presence of these weeds, they are unable to enforce the destruction of what in their district are more dangerous weeds, that they have the situation in their own hands in that they have the appointing of the inspector, or, if the inspector is too drastic, that the farmer has the right of appeal to the council, and that they can exercise discretion in the destruction of those weeds. If this is not satisfactory then the act could give the Minister power, on advice, to take certain noxious weeds out of Class B in certain districts.

Monies Due to Province

There is also a misunderstanding about certain monies, collected from land owners, going into the Provincial Treasury. I may explain provision is made that where money has been expended by the district, when collected that money goes into the general fund of the municipality, but where money has been expended by the Provincial Government, when collected that money goes to the Provincial Treasury; this is fair and cannot be otherwise.

I understand that some of your municipal districts have had difficulty in financing through the banks during the past year; and some of you are suggesting a system of rebates that will prove a hardship on the taxpayer, who is at present unable to pay, to a far greater extent than our present system of financing through the bank.

Never a Cent Lost by Banks

We have been financing through the banks since our municipalities were first organized, and never to my knowledge has one cent of either principal or interest been lost to the banks through any rural municipal undertaking, and I most certainly think that if they cannot finance us through the present depression it is up to this association to find other means so that we can carry on in a normal manner, for we offer the best security obtainable and the rural municipal accounts in Alberta are worth having.

As first class security for municipal borrowings we have, in rural Alberta, approximately \$550,000,000 worth of taxable property. Against that \$550,000,000 we have a municipal bonded indebtedness of only \$22,000, which, it must be admitted, is a financial standing second to none in any Province or State in the North American continent.

Owing to the varying climatic conditions in this Province, there will be instances when some of our members may be unable to pay off their loans in the current year, but taken in the aggregate. I say with all seriousness, after taking into account the security offered and the total absence of loss heretofore, that our rural municipal bank accounts are first rate and should bear the very minimum interest rate charged by our Canadian banks in any part of this Dominion.

If in the future there is any question of a government guarantee, or any question of the banks being unable to supply the necessary finance to carry us over a difficult time, then I think this association should take steps to provide a fund either collectively or individually whereby our members could finance themselves.

I have no doubt that in many normal years in the past there has been sufficient surplus lying around unused, which, if properly utilized, could have provided sufficient funds to carry on all our units normally, and the interest which was paid into the banks and found its way out of the Province, would have been saved for our own people.

You will understand that in leaving these thoughts with you this is a far different suggestion from that of a body of individuals starting up a bank, as there is always the chance that something may force them out of business. This is only a binding together of the rural municipalities whereby they could collectively look after their own borrowings and pay the interest to themselves.

After full consideration of this whole situation I will take this opportunity of saying to the banks through this convention, that with prior taxing powers over \$550,000,000 worth of property practically clear of bonded indebtedness, we want to finance from current revenue and

intend to do so, and that if they cannot finance us within the legitimate bounds set by our statutes, we will take up the question of financing ourselves.

Relief in Rural Areas

It seems necessary that I take this opportunity to say a few words about relief, and I can assure you I am going to be fairly frank, for I believe it is good for public officials to be criticized if the sympathy behind the criticism is stimulating and not discouraging.

There is no doubt in my mind that some relief was necessary during the period which I hope is drawing to a close, but I must say it was very unfortunate for Canada that so many promises of work were made during the last Federal election, for in an attempt to make good these promises the Federal Government passed relief legislation with a lot of advertising, the effect of which has been to leave many of the municipalities, and some of the Provinces, stranded. It is a simple thing for the Federal Government to pass legislation to make the Province and municipalities spend large sums of money in relief, because the taxes collected by the Federal Government are imposed in such a way that you must pay them or go without food and clothing; but not so the Province or the municipalities, for with having to make these extraordinary expenditures, coupled with falling revenue, these Provinces will from now on have to cut expenditures, which means services, as well as put out a regular dragnet for more taxes, and many of our municipalities who have no additional people to tax will have to raise the levy on those they have.

An Actual Case

If you will excuse me I will take you to the municipal district in which I happen to be Reeve. Early in 1919 we passed a by-law to expend \$50,000 in seed and feed relief. The 1919 crop was poor and we let the loans ride. In 1920 the crop and price were good and we intended to collect but found that our local bank managers had promised to furnish these farmers with sufficient money to pay off their seed loans, but they must pay their bank loan first. You who have experience know what happened, we lost out again. However, we had learned something and we collected or took care of all without any cost to the Provincial Government.

When the present depression came we were in as bad a position as any in the Province, outside the drouth area, as we had just had one complete and two partial crop failures. After the failure of 1929 approximately \$30,000 worth of seed and feed was shipped into the district, but we have not yet cost any Government any money for relief. We try to protect our people from outside pressure, and do not press collections in poor crop years ourselves. We do press for a clean up in good years, and, knowing this Province as I do, I have no hesitation in saying that at least 80 per cent of our Municipal Districts could have done the same and saved to a certain extent the inevitable increase of taxation that some of your municipalities, and the Province as a whole, must now face.

I fully understand that with the amount of advertising and discussion which has brought our people to their present attitude of mind, it is hard to withstand the pressure that is brought to bear, but I am satisfied that if all elected officials would work together and have the homes of our people protected until normal

times return, actual expenditures for relief would have been cut to a minimum.

I hope you do not misunderstand me, as I believe the direct relief given was necessary and was well handled in Alberta, but I believe much of the work done under the scheme could have been dispensed with. The money earned may have been worked for, but I expect in many cases the man doing the work would not have qualified for direct relief. It is now too late to change the scheme, but I believe that had the Governments taken care of the medical and hospitalization of all our indigents for the time being, and zoned the Province and given unemployment relief in certain areas only, the people in the other areas would not have asked for work and the relief would have then gone only where it was actually necessary.

Review of Farm Situation

Seeing that the agriculturalist is the life blood of our rural municipal life, it is necessary that I review the situation the Western farmer finds himself in today, for on him also depends the economic structure of Western Canada, and on it the future welfare of the whole Dominion. The sudden change of morale which came with the recent rise of wheat prices amply proves the truth of that statement.

It is unnecessary for me to point out to you the events leading up to and the cause of the farmers' precarious position, unless it be to say that it was largely due to the lack of experience in financial matters which has always been found in a new country, to the encouragement to expand given by Governments, credit, transportation and machine agencies, as well as to the after effects of the Great War being paid for on the instalment plan.

It is nearly impossible to review conditions in this Province for the year just closing, as very large areas had excellent crops and luxurious pastures; some areas fair crops, and, I am sorry to say, some areas were dried out completely. All that I can say is that had the average yield per acre for the Province been distributed on every acre under crop together with the rising prices for our products, there would be little cause for complaint insofar as the necessities of life are concerned. Speaking only of the dried out areas and the areas which lost crops prior to the depression, the individual farmer is carrying a burden of debt with its accumulated interest charges that he has little prospect of overcoming single handed. Generally speaking the loaning companies have been fairly considerate when they know that such a course is the only way they can protect their security, but many of them have been pressing for interest payment and repayment of principal, and when this proved abortive in many cases, they have taken security on all the farmer's assets. He is therefore hamstrung financially, is discouraged and sees no way out.

Obviously this is a time when creditors should not press debtors too hard, and we are informed that countless instances exist where interest charges have been cancelled, but it is unfortunate that some of these large corporations are showing their lack of faith in the recuperative powers of Western Canada at a time when the back bone of the whole structure is at the breaking point and needs all the encouragement possible.

Misleading Press Statements

It has been interesting to watch press announcements lately, and we read on November 4th last that

"the Alberta farmers will benefit by Eighteen Million Six Hundred Thou-

sand Dollars by the raise in the price of wheat."

We also read at the same date that—"every cent that wheat advances will mean an additional Two Million Five Hundred Thousand Dollars to the Western farmer."

Although these statements were made at a time when the average price of wheat was below the cost of production of the average yield per acre, I have no doubt they were true, but they carry a false impression and do not show the whole picture, so the following statement is equally true:

If during the last crop year the Western farmer sold three hundred million bushels of wheat at an average price of twenty-five cents below the cost of production, his net loss in the wheat crop was seventy-five million dollars, which, added to a net loss of approximately twenty-five million dollars on coarse grain and other farm products, will show that the Western farmer suffered a net loss of approximately One Hundred Million Dollars during the last crop year, and this is what Western Canada is staggering under today.

It is true that for a period of years many a Western farmer has worked for nothing and paid his own expenses. Where crops have been lost he has gone into debt the extent of his expenses, so what he wants now is quietness, freedom from worry and careful handling, then with a little patience the natural recuperative powers of our Western farmers will exert themselves and they will work out their own salvation.

Although, due to the decline in the price of farm products, parts of Western Canada may have seemed poverty stricken, she never before was so rich in her people. We have seen women, many of them in poor circumstances, gathering, cleaning and mending cast off clothing and distributing them to those in need; we have seen carload after carload of potatoes and other vegetables given free by the more fortunate and shipped free to the drouth areas.

Spirit of Our People

When we find our people, many of whom believe they are suffering from a system of selfishness and greed practised by our large financial institutions, rising above these institutions and being ready to do their best for suffering humanity, then we can rest assured that these people will bring Western Canada out of her present condition and place her in the haven to which she belongs.

We have seen our prosperity prophets swept away like snow before a chinook; for the last year the prophets of calamity and gloom have had their innings and I say without qualification that both have caused considerable damage; but we have learned that the middle course is the only safe plan and that it is impossible for any person to borrow himself out of debt, and that the continual drain of interest charges is going to hold back the much discussed prosperity of this part of the Dominion for an indefinite period.

It is true that agriculture is in need of credit and that additional financial assistance is necessary in the present depressed state of agriculture, but our agriculturalist does realize that too much credit has been injurious in the past, for he is now expected to pay back money borrowed, with interest compounded, when the net price of his product is no more than one-third of the price it was when the loans were

(Continued on page 28)

Resolutions for the Annual Convention of the U.F.A.

Income Tax.—Protesting against the action of the present Government in reducing the rate of taxation on large incomes while increasing general taxes; and calling for extension of the income tax so as to provide a much larger proportion of revenue.—*Wetaskiwin Federal C. A.*

Income Tax.—Urging upon the Provincial Government the advisability of imposing a steeply graduated income tax on both persons and corporations.—*Wetaskiwin Provincial C. A.*

Sales Tax.—Recommending abolition of the sales tax and substitution of increased income tax.—*Pembina Provincial C. A.*

Domestic Freight Rate.—Asking that the domestic freight rates on grain be reduced to a parity with the export rate.—*Wetaskiwin Federal C. A.* and *Battle River Federal Board.*

Interest Rate.—That the Bank Act be amended by the insertion of a clause providing a penalty for charging more than the legal rate of interest, 7%.—*Battle River Federal Board.*

Public Ownership of Land.—Reaffirming the stand taken by the last Annual Convention in favor of public ownership of land, and calling upon the Provincial Government to carry it into effect.—*Wetaskiwin Federal C. A.*

Public Ownership.—Declaring that all natural resources and the machinery of production should be owned collectively by all the people.—*Wetaskiwin Federal C. A.*

Rochdale Plan.—Urging that the Rochdale plan, of selling at competitive prices and distributing profits in the form of dividends, be strictly adhered to by the U.F.A. Co-operative Committee.—*Pembina Provincial C. A.*

Co-operative Institutes.—Expressing appreciation for the establishment of co-operative institutes, and requesting that they be resumed in 1932.—*Battle River Federal Board.*

Tariff on Oils.—Protesting against any increase in the tariff on fuel and lubricating oils and greases, already much greater than the farming industry can stand, and declaring that if any alteration is to be made, this tariff should be materially reduced.—*Serviceberry D. A.*

Parliamentary Group.—Recommending that the U.F.A. Executive take up with other farm groups the formulating of a policy agreeable to all Western farmers, so as to ensure a unified group of farmers in the next Dominion election.—*Acadia Federal C. A.*

Moratorium.—Demanding a moratorium on debts in the Province until the price of farm products is brought back to the level of two years ago; and asking that during the life of this moratorium, the Provincial Government inquire into the whole subject of interest and debt and find a solution.—*Acadia Federal C. A.* Similar resolution from *Grande Prairie D. A.*

Hailed Out Acreage.—Recommending that the Federal Government pay a bonus per acre on the hauled out acreage of wheat.—*Camrose Provincial C. A.*

Farm Relief.—Asking the Dominion Government to pay to the farmers an amount to bring the minimum relief to

one dollar per acre for the 1930 and 1931 crops, as a temporary measure to assist farmers in unfortunate districts.—*Acadia Federal C. A.*

Seed Grain Relief.—Asking the Provincial Government to repeal the provision of the seed grain relief legislation which requires land holders to have the consent of the registered owners of the land before obtaining this relief.—*Serviceberry D. A.*

Wheat Price.—Urging that the Federal Government fix a price for Canadian wheat for domestic use on a parity with the prices of Canadian manufactured goods sold in Canada.—*Grande Prairie Provincial C. A.*

Land Assessment.—Recommending that the Provincial Government give assistance in reducing the assessed value of lands in the drought area, so that school districts may receive the benefit

from the equalization grant to which they are entitled.—*Acadia Federal C. A.*

Drought and Soil Drifting.—Asking a full investigation by the Governments of the prairie Provinces, with a view to encouraging tree planting by farmers; asking that reforestation be undertaken as rapidly as finances permit; that the draining of sloughs be prohibited; that storing water in sloughs and low places be encouraged; and that the University radio station be used for educational work along these lines.—*Acadia Federal C. A.*

University Extension.—Suggesting that all lecture services from the Department of Extension be made free of charge so that fuller use may be made of the services available.—*Wetaskiwin Federal C. A.*

Five-Cent Bonus.—Petitioning the Federal Government to extend the five-cent bonus to hauled and dried out crops on the basis of the average yield per acre in each Province in the current year.—*Acadia Federal C. A.*

Hog Prices.—Asking the Federal Government to compel packers to pay the producers of bacon hogs on the basis of export price, less curing and handling charges.—*Wetaskiwin Federal C. A.*

(Continued on page 26)

News from the Head Office of Alberta Livestock Pool

Information for Members of Canadian Livestock Co-operative (Alberta) Ltd.

A meeting of the directors of the Edmonton Livestock Marketing Association was held on November 19th, the chief business being the incorporation of a large part of the territory of the old Fawcett to Alcomdale association into the Edmonton organization. Reorganization of the board took place. R. Hennig, M.L.A., handed in his resignation as chairman owing to the pressure of private business, much to the regret of the board. The following were appointed: president, T. F. Lovelock, Alcomdale; vice-president, R. J. Ferguson, North Edmonton; secretary, Colin Campbell, Edmonton. R. A. Corbett will act on the executive with the president and vice-president.

We have on several occasions drawn the producers' attention to the detrimental effects of direct shipments to the plants. The following summary of an article on the subject, which appeared in the *Market Examiner*, is, we think, worth giving some thought to.

While Western farmers consider themselves very up-to-date, they have allowed themselves to lose the lead to the farmers of the older Province of Ontario, in the matter of dealing with their hogs. Whether the Ontario men are due to receive congratulations or condolences is something that time will answer.

Alberta farmers appear to think they have done all they can when they ship their hogs co-operatively and take for them the price that the packing company makes the ruling price at some of the competitive stockyards. With the heavy direct shipments of both hogs and cattle which the packers are receiving, they do not have to give full value for the livestock that is offered for public sale. Neither do they have to give full value for the direct shipped stock, as they have the means of setting their own prices in both instances. The stimulus of local competition has been practically eliminat-

ed through the direct shipments which are becoming so common.

In the Ontario venture 1,300 farmers in the Barrie district have erected a modern \$130,000 pork packing plant, and have signed contracts to supply all their market hogs for ten years. Each farmer paid \$100 into the fund, signed a note for \$50 more, and paid \$3 for organization costs. \$80,000 is to be retained for operating capital.

The results will be watched with the greatest interest. The big packers will not, of course, strew any roses in the pathway of the new enterprise, and the men in charge will have to have ability and know their business, if it is to be successful.

After all, it is too bad that the farmers find it necessary to tie up this money in a plant. There are ample facilities in existence but the farmers feel they are not getting proper returns. Apparently they do not realize that the direct shipping practice is the key to the situation; nor that through this practice they are killing competitive markets, the only safeguard they had.

In Ontario, in 1930, of a total of 934,000 hogs graded in the stockyards and plants, only 195,000 went through the stockyards. How much chance was there for around 4,000 hogs a week to set the full value for the 18,000 hogs sold?

In Alberta, during the same year, 563,000 hogs were sold in the yards and at the plants; of this total 223,000 were sold at the yards. The proportion is not nearly so disastrously against the farmers as in Ontario, but it is enough to take much of the value out of a competitive market.

If farmers think the packers are buying their stock direct to save the man who raises them expense in marketing, they are much mistaken.

Send all stock to points where all the buyers will have to look them over and pay all they are worth.



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"This Life Insurance Business"



By W. E. SIDDALL

In our preceding articles we have endeavored to dispel the idea, undoubtedly held in some quarters, that the "Life Insurance Business" was a something too small to engage the time and thought of important organizations. 'Tis true, that in order to do this more effectively we have gone for our statistics to the United States, but we will now return to our own country, and it well may be, that by the time we are through, Canada will furnish us with a sufficient object lesson; and furthermore, we can make our comparisons with the other institutions of this country—a thing obviously impossible in our excursions to the United States.

By way of a start, and in order that we may get a background of the growth of life insurance in this country, we present in the table accompanying this article a fairly complete picture. To make it more concise we have divided the 55 years into five-year periods. At the foot of the table we have given the figures for the 25 years ending with 1900, the 25 years ending with 1925, and the 5 years ending with January 1st, 1930.

The 55 years divided up in this way, shows perhaps more clearly than would be possible otherwise, the accelerated pace we have travelled during the last few

years. For while the premium income for the years 1875 to 1900 amounted to a little over NINETY MILLIONS, the premium income for the second 25 years was more than twelve times that amount, being ONE BILLION AND ONE HUNDRED AND TWO MILLIONS. Or, compare the first 25 years with 1929 alone. During that year (1929) the premium income amounted to TWO HUNDRED AND EIGHTY MILLIONS or more than three times the premium income collected between 1875 and 1900.

Six Hundred Millions for Interest

Turning from premium income, the interest income is only of secondary interest. For the first 25 years the total received from this source amounted only to about 22½ millions, and of this 9 millions was collected during the last five years of the last century. For the year 1920 the interest income amounted to Twenty-two millions, five hundred and seventy-six thousand, or more than the total interest income for the years above mentioned. And for 1929 the interest income totalled over 75 millions—nearly three and a half times as much as for the whole 25 years.

Another interesting item in the attached table contains the comparative figures

showing the disparity as between the income and disbursements. Shown in their entirety the facts are revealed that only about half of the premium income gets back into the hands of the policyholders; more than a quarter goes for expenses, while the rest stays with the companies. It is this excess of income over disbursements that accounts for the abnormal growth of the interest income, and it is one of the problems of mathematics as to just how long it will take, at the accelerated pace we are now travelling, for the life insurance companies to become the possessors of all the money. For the last five years the total income of the Canadian Companies was \$1,431,000,000, while the total disbursements to policyholders amounted to only \$568,000,000. To this amount must be added \$275,000,000 for expenses. Deducting these two amounts we still have \$588,000,000, which added year by year to the assets of the companies, brings within very reasonable limits the time when they will own the nation's finances.

A careful study of the table will, we feel sure, well repay the reader, and in our next article we will go into the matter further.

(To be continued.)

TABLE No. IV.

TOTAL BUSINESS ALL CANADIAN COMPANIES, 1875 to 1930, IN FIVE YEAR PERIODS

	INCOME			DISBURSEMENTS			
	Premiums, etc.**	Interest, etc.	Total Income	Policyholders	Expenses of Management	Dividends Shareholders	Total *Disbursements
1876-80.....	\$ 4,045,862	\$ 1,137,916	\$ 5,183,778	\$ 1,284,105	\$ 1,101,790	\$ 102,571	\$ 2,488,466
1881-85.....	7,563,933	2,079,038	9,642,971	3,264,284	1,987,962	264,569	5,5 6,815
1886-90.....	15,393,695	4,037,505	19,431,200	7,074,277	3,889,839	334,483	11,298,599
1891-95.....	25,100,033	5,962,598	31,062,631	11,389,144	6,302,787	351,382	18,043,313
1896-1900.....	38,379,794	9,347,123	47,726,917	17,300,044	10,629,851	468,312	28,398,207
1901-05.....	64,070,562	16,347,226	80,417,788	26,843,763	19,601,316	821,554	47,166,633
1906-10.....	103,807,117	31,413,618	135,220,735	44,191,117	30,591,530	1,326,434	76,109,081
1911-15.....	168,522,054	56,468,274	224,990,328	77,299,252	47,923,727	2,276,346	127,499,325
1916-20.....	254,361,536	89,416,989	343,778,525	149,820,539	74,950,047	2,861,470	227,779,244
1921-25.....	512,108,365	150,894,736	663,003,101	258,723,578	147,660,666	4,513,452	412,125,149
1926-30.....	1,054, 52,113	297,887,689	1,431,765,377	568,716,029	275,143,319	9,316,974	854,908,114
	**\$2,299,341,703	\$664,992,712	\$3,009,138,208	\$1,165,906,132	\$619,782,834	\$22,637,547	\$1,811,332,946

*—This column includes loss on sales of securities amounting to \$3,006,433.

**—This column includes \$51,836,639 for supplementary contracts.

1875 to 1900.....	\$ 90,483,317	\$ 22,564,180	\$ 113,047,497	\$ 40,311,854	\$ 23,912,229	\$ 1,521,317	\$ 65,745,400
1900 to 1925.....	1,102,869,634	344,540,843	1,464,325,334	556,878,249	320,727,286	11,799,256	890,679,432
1925 to 1930.....	1,054,252,113	297,887,689	1,431,765,377	568,716,029	275,143,319	9,316,974	854,908,114

It will be noted that during the years 1900 to 1925 the business increased 12 times over the preceding 25 years and during the 5 years ending 1930 almost as much business was transacted as during the preceding 25 years and about 50 per cent of the total business transacted during the previous 50 years.

Total Income.....	\$3,009,138,208	Total Premiums.....	\$2 299 341,703
Total Disbursements.....	1,811,332,946	Total Paid to Policyholder.....	1,165,906,132
Excess of Income over Disbursements.....	\$1,197,805,262	Excess of Premium Income over Disbursements to Policyholders.....	\$1,133,435,571

Percentage of Total Income disbursed to Policyholders.....	38.7 per cent
Percentage of Total Income disbursed for Management Expenses.....	20.5 per cent
Percentage of Total Income retained by Companies.....	39.8 per cent
Percentage of Premium Income disbursed to Policyholders (approx.).....	50 per cent
Percentage of Premium Income disbursed for expenses.....	27.9 per cent

War and National Debt

Under the title "Capitalism Usurps the British Crown," Fred H. Nichols of Norbuck, Alberta, has submitted an article dealing with the problems of finance which we regret, owing to lack of space, cannot be published in full.

The article contains a very interesting historical survey showing how the British national debt came into existence in the first place as a means of enabling the British Government to borrow money to carry on foreign wars. The writer submits the following very interesting statistics relative to past wars:

Wars of Queen Anno, about \$190,000,000
 Wars of George II about.....\$435,000,00
 War of American Independence about.....\$600,000,000
 Wars with Napoleon about \$3,000,000,00
 Crimean War, about.....\$165,000,000
 South African and China

Wars, about.....\$800,000,000
 "But the Great War mounted up this debt till on March 31st, 1918, it totalled about \$35,000,000,000," he adds. "Thirty-five billion dollars for Britain alone to pay! Previous to the Great War the British Debt was just one-tenth of this amount, or about three and a half billion dollars, which had accumulated during 220 years to that sum.

"It is safe to predict that several generations yet unborn will not see the present huge debt paid off. One of the United States Senators has computed that the various debts of the different countries of the world today amounts to a sum one thousand times the amount of the existing supply of gold in the world today. How can those debts be paid in gold?"

Union Governments

What Happens When Radicals Coalesce With Conservatives

(The Canadian Forum, Toronto)

Conservative politicians, generally speaking, do not suffer any ill-effects from taking part in a coalition group, but more radical elements are apt to undergo a cumulative loss of theoretical integrity. A ruling class has tremendous powers of assimilation, and many of those radical leaders who are able to force their way into positions of power and responsibility come to feel, in the course of time, that any system which recognizes and rewards their personal accomplishments is in no immediate need of drastic revision. With the dropping of the old pilots the Labor Opposition is certain to veer sharply towards the left, and in consequence political alignments at Westminster in future will more clearly reflect the class struggle in Great Britain.

The British Labor Party, a heterogeneous collection of well-meaning progressives of every shade, was in sore need of a purging. And now that the purging has come, it has got rid of the right elements! The danger was that the impatient left wing might one day sever all connection with the slow-moving mass and become an ineffectual minority group in perpetual opposition. The only pity is that the purging has not been more thorough.

Bill: "Why don't you like the girl?"

Jim: "They're too biased."

Bill: "Biased?"

Jim: "Yes—bias this and bias that."

"If you are a good little boy I'll give you a bright shiny penny."

"Aw, dad, couldn't you make it an old battered quarter instead."

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Interests of the United Farm Women

The Christmas Month

Thoughts on the Coming Season

Warwick Farm.

Edgerton, Alta.

Dear Farm Women:

December again, the Christmas month!

As I began to write this letter I thought what a fortunate thing it is for me that Christmas is the time for old festivities, old customs, old greetings. It would be exceedingly difficult for me if it were not so, for it is not an easy task to give an entirely new message each year as the Christmas season comes round. All I can do is to extend the same old wish with which we greet one another, which we give with pleasure through the years—A Merry Christmas and a Happy New Year.

Possibly there may be some to whom Christmas seems only a children's festival, a time when the little ones wait all excitement, all hope for the coming of Santa Claus. It is, however, much more than that.

Deep Seated Need

There must be some deep-seated need in our lives for these ceremonies and feasts and giving of gifts, for every country and every age seems to incorporate some such form of festivity into its life, and the more drab and bare the daily life, the more need there is for something of this nature. We need to lose ourselves, our cares and worries, our grievances and wrongs, our sorrows and troubles, and we need to concentrate on making the most of the Christmas festival for ourselves and for others. Certain it is that we cannot have a real Christmas or the real Christmas spirit to ourselves; it is something we must share to enjoy.

To the grown-ups, Christmas is very much a Christmas of associations, a Christmas of customs repeated as far as it is possible to repeat them in a different country and under different circumstances, a Christmas of traditions which we are passing on, with naturally some alterations which necessity or convenience have included. To some, perhaps, the uppermost thought is that of the religious sentiment connected with it, the Christmas service at the church and the Christmas hymns; to others it may be the gathering of the family and close friends for the Christmas dinner; to others it may be the getting in touch again for the yearly greetings of our old friends, and to nearly everyone it is a day of grateful memories for those who have helped make Christmas for us through the years, especially for those who made it a day of days in our childhood.

Almost all of us have had to curtail at Christmas to a greater or less degree, but to leave Christmas out of the calendar would for the children be a tragedy and for the adults a pity.

I think I told you before that two years ago, when we all thought we were desperately hard up, I attended a meeting where the women were making plans for Christmas—community plans and home plans—and several of them agreed that they were not going to give any gifts in the families save to the children, and

I remember I felt a sinking in my heart to think of Christmas morning without a present. Also I remember the feeling of absolute pity I had for a woman a few years ago who said to me: "No, I never get any Christmas presents, the children aren't big enough yet; my husband and I never give each other any and Mother is gone."

Of course almost all of us would choose to receive from our family something of value we really wanted in preference to, say, a paper of pins, but on the other hand almost all of us know that something of value is beyond the family purse and the paper of pins or something equally trivial that we wanted is a gift. It means we are not forgotten; it means our needs have been studied and it means a wave of gladness in our hearts.

Token of Kindly Wish

The gift of a loaf of bread, or a plate of cookies or a Christmas pudding may not seem much of a gift to a friend, but these with a kindly wish do make so very much for Christmas cheer. And at Christmas time, I say, let us be thankful for tissue paper, for it is like Belinda's ribbons, "cheap and makes a brave show for six pence."

The old friend whom we have apparently forgotten will have a glow of happiness at being remembered and receiving a letter with the same old wish we gave years ago.

As for the people without families or the strangers in the districts, I do not believe it is necessary to speak of them in the country in this part of the world, for they are sure to be remembered.

To all, then, Christmas means something—a time when we warm our hearts with old memories; a time when we try to carry forward new happiness; a time when we try to spread good will to men. So to each and every one of you may this Christmas be a time when you extend much Christmas cheer and a time when you receive much Christmas cheer.

Yours sincerely,

H. ZELLA SPENCER.

FLOGGING

As recorded in these columns, the Executive of the U.F.W.A. within recent months have protested against the sentence to flogging passed in an Alberta court upon a youth whose case we fully reviewed at the time. The U.F.W.A. Executive, who appealed to the Secretary of State for Executive clemency, were not successful in obtaining a remission of the sentence.

Readers will be interested in the following editorial which appeared in the *Manchester Guardian Weekly* of November 13th, reviewing a book on the subject of flogging which has just been issued:

"A few magistrates are always complaining because there are not more offenses that they can punish with flogging. A greater number of laymen, with

even less experience of criminal administration, still believe that flogging is effective and necessary for the putting down of crime. It is because this belief, though baseless, is widespread, that the cat-o'-nine-tails retains its place on the statute book. The pamphlet "Corporal Punishment," written by Mr. George Benson and Dr. Edward Glover, should shake the confidence of the cat's most dogmatic defenders. Mr. Benson's part is to show that flogging is not the deterrent which many people suppose; Dr. Glover examines the deep and irrational instincts which impel us first to use the cat and then to find good reasons for doing so. Mr. Benson's argument seems to us very strong.

"There is a hoary legend that flogging stamped out the form of robbery with violence known as 'garrotting,' which suddenly became common in 1863. It is quite untrue. Garrotting had virtually died out months before the Garrotting Act (which legalized flogging for robbery with violence) was passed. Such robberies have decreased steadily since the passing of the act, but they have decreased equally by flogging. Procuration was made punishable by the act in 1912. There are certainly fewer cases of procuration now than in the years before this change; but the decrease is much greater in other forms of sexual crime, for which the cat is not a legal punishment.

"Nor has Mr. Benson any difficulty in exploding the legend that 'a man who has been flogged once never repeats his offense.' This pamphlet leaves flogging without any rational justification. Will its defenders dare to fall back on the irrational motives for its continuance? Dr. Glover's essay tells them what those are."

Director's Tour

Mrs. Stong, U.F.W.A. Director for Peace River North, has visited all the Locals in that district, except Spurfield and Fort Vermilion, during the year. In a recent trip she visited High Prairie, where there was a large joint meeting of U.F.W.A. and Juniors; Falher, Girouxville, where an impromptu meeting was arranged; and Grouard and Donnelly.

Resolutions for the U.F.W.A. Annual Convention

Normal Entrance.—That Grade XII standing be required for Normal entrance. — *Wetaskiwin Provincial C.A.*

School Inspectors.—Asking that women be considered in the appointment of public school inspectors. — *Wetaskiwin Provincial C.A.*

Grade XII in Rural Schools.—Asking the Department of Education to consider ways and means of providing Grade XII work for all Alberta children. — *Wetaskiwin Provincial C.A.*

USELESS ALLY

Mother—Haven't I told you to come and tell me when that boy throws stones at you, and not to throw them back?

Jimmy—Tell you! Why you couldn't hit a barn door!

Activities of U.F.W.A. Locals

Mrs. A. Hogg, R.N., gave a lecture and demonstration on first aid, and Miss M. Bews a talk on "Creative Education," at the last meeting of Windy Hill U.F.W.A. A good discussion followed the latter, reports Mrs. F. G. Hartwick, secretary.

Mrs. Geo. Cookson was hostess to the Tofteld U.F.W.A. at their November meeting. As well as the bulletin on Peace, the members enjoyed Mrs. Olson's paper on "Freedom of Japanese and Chinese Women" and Mrs. Secord's reading, writes Mrs. M. Seale.

Recently Cayley U.F.W.A. Local were guests at the home of Mr. and Mrs. G. G. Coote, "The spirit of the meeting was splendid," writes the secretary, Mrs. H. D. Johnson, "and most of the ladies contributed ideas and facts with regard to peace and disarmament. Mrs. McNaughton's bulletin was very comprehensive, and so condensed that it gave a lot of interesting information in a minimum of time."

"Cheerful and interesting" says Mrs. J. H. Drysdale of the October meetings of Stettler U.F.W.A. Mrs. Wood's paper, "The Neutral Outlook on Life" and Mrs. Damon's on "Canadian Industries," were interesting features. At the November 7th meeting Mrs. Hare gave a paper on "Peace," and the bulletins on this subject and on organization were read. The Local decided to pay \$1 of each member's dues.

Mrs. Roy Rains, secretary of Warner U.F.W.A., writes that at the November meeting a committee was appointed to raise money for delegates' expenses in January; it was also decided to send Mesdames Ross, Croteau and Conner to the Lethbridge convention. Mrs. Bobb gave a good paper on the life of Sir Gilbert Parker. The members planned each to send a gift to an invalid neighbor for Christmas.

Members of the High Prairie U.F.W.A. and Junior Locals gathered recently at the home of Mr. and Mrs. G. W. Randall, to meet Mrs. Stong, U.F.W.A. Director. While the young people danced, Mrs. Stong presided over a meeting of the U.F.W.A., when it was decided to send a delegate to the Annual Convention and to borrow a travelling library. After lunch, Mrs. Stong addressed the Juniors on "Our Natural Resources," in a very interesting way, states the secretary of the U.F.W.A. Local, Mrs. Randall. Mrs. Randall also states that the addresses of President Gardiner and D. M. Kennedy at High Prairie recently were warmly appreciated by a large crowd.

Mrs. W. H. Baldwin, reporter for Rowley U.F.W.A., writes that the annual meeting was held at the home of Mrs. C. N. Gardiner, when "Mrs. McNaughton's splendid paper on Peace was read. A committee was appointed to draft a resolution on Disarmament for the Convention. In spite of hard times we have had a very successful year and well attended meetings. The baby clinic held in the summer was a splendid success, 30 children being examined." Following are the officers for next year: Mrs. G. Evans, president; Mrs. F. L. Burnett and Mrs. W. H. Baldwin, vice-presidents; Mrs. W. A. Wilson, secretary and Miss Keitha Gardiner, assistant.

The programs of U.F.W.A. Locals, drawn up by the Executive for the past two years, have been found so helpful that it was decided to prepare another program for 1932. Sample copies have been sent to all Locals, and further copies can be secured from Central Office at 10 cents each or \$1 per dozen.

(U.F.W.A. Section continued on next page)

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"The U.F.A." Offers New Pattern Service

With this issue *The U.F.A.* is offering a new pattern service which we are confident our readers will find satisfactory. The patterns are made in Canada, so that there will be no duty to pay on them, and orders can be filled more promptly. Allow about 8 days for receipt of pattern; be sure to give name and address, size and number of patterns, when ordering. The price of each pattern, unless otherwise stated, is 20 cents.



No. 596—Designed in sizes 14, 16, 18, 20 years, 36 and 38 inches bust measure. Size 16 requires $3\frac{1}{2}$ yards of 39-inch material with $\frac{1}{2}$ yard of 39-inch contrasting.

No. 624—School Girl Frock. Designed in sizes 8, 10, 12 and 14 years. Size 8 requires $1\frac{1}{2}$ yards of 39-inch material with $\frac{1}{2}$ yard of 35-inch contrasting.

No. 275—Costume Slip. Designed in sizes 16, 18, 20 years, 36, 38, 40 and 42 inches bust

measure. Size 36 requires $3\frac{1}{2}$ yards of 35-inch material with 2 yards of binding.

No. 997—Bolero Dress. Sizes 6, 8, 10 and 12 years. Size 8 requires $2\frac{1}{2}$ yards of 35-inch material with $\frac{1}{2}$ yard of 35-inch contrasting.

No. 487—Boudoir (Flapper) doll's dress, jacket, bonnet and muff. Cut in one size for a doll 28 inches tall. It requires $\frac{1}{2}$ yard of 39-inch material with $\frac{1}{2}$ yard of 27-inch lining for jacket and bonnet, $1\frac{1}{2}$ yards of 39-

inch material for dress and $\frac{1}{2}$ yard of $4\frac{1}{2}$ -inch fur for muff and cuffs.

No. 647—Princess Model. Designed in sizes 14, 16, 18, 20 years, 36 and 38 inches bust measure. Size 16 requires $4\frac{1}{2}$ yards of 39-inch material with $1\frac{1}{2}$ yards of 2-inch lace banding.



Christmas Dainties



Eggless Fruit Cake: (Not as penurious as it sounds.) 1 lb. fat salt pork (no lean) chopped finely; add 2 cups boiling water. When cool, add 2 cups light brown sugar, 1 cup cherry preserves, $\frac{1}{2}$ cup molasses, 1 teaspoon nutmeg, 1 tablespoon each cinnamon and cloves. Mix in another dish 1 lb. raisins, 1 lb. currants, 1 lb. stoned dates, $\frac{1}{2}$ lb. citron peel, 2 cups chopped nut meats, with 8 cups flour in which has been sifted 4 teaspoons baking powder and $\frac{1}{2}$ teaspoon soda. Add to first mixture, then stir in 4 tablespoons strong coffee infusion and 1 tablespoon vanilla. Steam 2 hours; then bake 40 minutes in a slow oven.

Orange Cream: Many women nowadays, especially if there are small children in the house, serve a lighter dessert after the Christmas turkey than the conventional pudding. The following is delicious: Soak 1 package lemon jelly powder in the juice of 1 lemon; add 1 cup boiling water, then 1 cup sugar and 1 cup orange juice; when it begins to thicken stir in 1 pint whipped cream, and pour into mold.

WHAT A MAN BELIEVES

"What a man believes may be ascertained, not from his creed, but from the assumptions on which he habitually acts."
—Bernard Shaw.

Greatest Need of Today

Men to Save Civilization From Failure of the "Practical" Men

"In a world dominated by machines and mechanics, there has been a ready and universal test for both men and ideas. It was so simple that even the simple minded could apply it, and did so without hesitation. Honor and glory went to the 'practical' man, and only one question was asked of an idea: 'Is it practical?' The time has come when the results of this narrow viewpoint are so evident that even practical people can see them.

"If humanity is not destroyed by its colossal stupidities, and antiquarians ten centuries from now are able to look back on the present era, they will be amazed most of all at the fearful waste of human effort and intelligence on 'practical' concerns. Other ages have been significant because of their poets and artists and philosophers, but ours is noteworthy only for its millionaires.

"The late Elbert Hubbard, who prostituted his own genius in the service of business, expressed the spirit of the age in his statement, 'If a man will make a better mouse-trap than his neighbor, the world will beat a path to his door.' The goal of human endeavor is to make more and better mouse traps, to make two blades of grass grow where one grew before, to tap oil-fields and harness water power, to erect 'cathedrals of commerce' in which to worship the practical.

"But the worship of the practical has recently suffered a serious set-back. We are surfeited with goods of every kind; we have so much wheat that we are burning it for fuel; our stores and warehouses bulge with goods; fruit is rotting

in the orchards; Brazil is dumping coffee in the ocean; Cuba has restricted the production of sugar, and the same story runs around the world. Our practical men have produced so much that the channels of distribution are blocked, and we look to them in vain for a remedy. There is no work for millions of men and women, and so they must starve to death or beg for a living until the surplus is used up.

"What we need now is a type of mind which, in our insane concentration on the practical, we have failed to develop. We need men of broad vision, of clear understanding, who can analyze the process of production and distribution, and unravel the tangled skein of finance. In other words, we need theorists, men with

ideas, not with regard to making better mouse-traps, but making mouse-traps and other necessities available to all on equal terms. In every possible way, the development of such men has been discouraged; a practical age had no use for dreamers and idealists who had funny notions about credit control, who criticised the sacred gold basis, and questioned the wisdom of our captains of industry. But we are beginning to wonder whether these heretics have not been right after all. And in that mood, we are becoming more humble and teachable, we are paying less attention to the high priests of capitalism, but looking rather toward the 'impractical theorists' upon whom our survival seems more and more likely to depend."—*Canadian Railway Employees' Monthly.*

U.F.A. Junior Activities

Watchword: SERVICE

Motto: EQUITY

A Story and a Message from Mrs. Hepburn

And a Christmas Wish for All U. F. A. Juniors

Dear Juniors:

I came across the following story the other day and thought it would interest many of you:

"Homespun"

"Down a cent today again." Dad sighs a little and puts the paper on the table. Never a rally, never a bit of improvement in the deadly small type that tells the fortune of the West each day. Last year's crop harvested at a loss, this year's twine and harvesting bills looming steadily larger, and wheat down a cent today. Two hundred acres of Number One or Two at almost thirty bushels to the acre, wheat below the cost of growing it, and down a cent again today.

Dad smiles. "Well, it can't go down forever. And it certainly doesn't spoil my appetite. Dinner's waiting, and boy! what a dinner!"

It's a good dinner, but socially not a success. Courage and cheerfulness, no matter how valiantly sustained, can't hide anxious eyes and hopeless hearts. Little talking is done. You can't keep inventing sprightliness forever.

Finally David, the twenty-year-old, breaks the silence. "I think I have a job lined up in town for the winter." Dad puts down his knife and fork. "Just what, son, do you mean by that?"

"Well, we can't have everything the way we want it this time. I can stay out a year and go on with my medicine next fall. And I can help a bit in the meantime with what I earned this summer and what I make this winter in town."

"You mean you'll break your course, give up your year at the University?"

"Why, sure."

Molly aged twelve, adds her eager voice. "I could stay out this year too, and help at home."

Mother, her heart swelling with pride, gives Dad an intense long look. Dad's eyes have new ardour and strength, and when he looks back at her both of them smile with a sudden unexpected happiness.

"No," says Dad decisively, "you both must go back to school. Why, we wouldn't know what to do with you

both running around the place. In Mother's way all the time."

"No, Dad, that's not fair. Of course, Molly must go to school and get off her Grade VII; but I am going to stay out for a year."

"That's foolish, son; you have your money saved and your course to finish. Don't argue about it. You're going back."

"But, Dad—"

"Don't argue about it. Besides we must economize; we can't afford to feed an appetite like yours this winter. Can we, Mother?"

And Mother, very happy, says "Certainly not."

Son goes back to college. Molly goes to school, where she studies for memory-work a piece of poetry which she won't understand for a few years yet. It begins "Sweet are the uses of adversity—"

Dad and Mother understand it.

* * * *

Do you realize that many parents in Alberta are doing just the same thing and sacrificing much to enable their sons and daughters to carry on with their education? Many of the Junior U.F.A.'s have left school but that is no excuse for not continuing their education. One writer says "To stop learning is to stop growing" and I am sure none of you have any desire to do that.

During the winter months I hope most of you are devoting some leisure hours to the Reading Course. Here is a splendid opportunity for making leisure profitable and enjoyable, also a wonderful opportunity to gain a scholarship for some boy or girl who is desirous to acquire a higher education through self effort.

I hope also all Locals are endeavoring to send an exhibit of handicraft work to the Annual Convention. It is surprising what beautiful and useful things can be made with a little patience and thought. This is an innovation, but don't you think it is a splendid way of showing the Senior organization what you are doing?

Another reminder I would like to make is—Don't forget to give your wholehearted support to your director and use your best endeavor to increase the

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membership in your Constituency. Each new member adds more strength to your Local.

I would like to take this opportunity of thanking all those who have sent me such lovely letters—again I say "Thank you."

Wishing you all a very Happy Christmas, and with all good wishes for the New Year.

Very sincerely yours,

ELEANOR HEPBURN,

U.F.W.A. Convenor of Y. P. W.

JUNIOR NEWS ITEMS

Thorhild Juniors decided at their last meeting to correspond with another Local, in the south, writes Thelma McMillan, secretary. The Hallowe'en weiner roast was a great success.

Willowdale Junior Local sponsors a swine club, and in October held a successful club fair. They combined with the Camrose Juniors in the Field Crops competition and made an excellent showing.

The November meeting of Turin Junior Local was well attended. Myrtle Sorgard, secretary, states that the Hallowe'en party was greatly enjoyed, although the lunch was rather scanty due to a raid by other Hallowe'eners.

Eileen Hudgeon, secretary, writes that at the Hallowe'en frolic of Starland Juniors the program was enjoyed by those present, many in masquerade costumes. After lunch, games were played until midnight.

The November meeting of Bismark Juniors was held at the home of Douglas Bresee, with 24 members present. Plans were made for a costume dance, and a committee appointed to arrange for putting on a play.

Jack Bushell is president of the East Milo Juniors for next year; Delos Burk, Winnifred Monner and Nora Wainwright are the other officers. Dances and socials will be held to raise money for fees.

Donald Cameron, Jr., of the University, addressed the last meeting of Lone Ridge Junior Local, his subject being the growing and exhibiting of grain. The address, and the pictures shown with it, were much enjoyed, writes Edith E. Milton, secretary.

Thirty-four young people attended the October 31st meeting of Rowley Junior Local, at the home of Mrs. Garland, and enjoyed Hallowe'en games and dancing. Mr. C. M. Gardiner kindly presented them with a supply of nuts and popcorn, writes Lillian Jervis, reporting secretary.

About 45 members and visitors attended the last meeting of Rosyth Junior Local, which decided to build a skating rink and to put on a play. "The girls were elected to manage the rink, as next year will be leap year, and we wish them great success with it," writes Perry Powell, secretary.

Josephburg Junior Local was organized in November by Mrs. E. Ashton. Rudolph R. Ripple is president; Norah B. Ashton vice-president; Ruth Griffin secretary; Alfred I. C. Hennig, press agent; Mrs. Ashton and Mr. Griffin advisers. The program committee comprises Esther Frey, Walter Frey, Lloyd Willie and Mrs. Ashton.

Two meetings of Waskatenau Juniors are reported in a letter from Earl Toane, secretary. The first was held at the home of Jack Henry, when there was a program and lunch after the business meeting. Mrs. A. H. Warr was hostess

to the second, when plans were made to give a play, a new member was initiated, and a reading given on etiquette, followed by lunch.

After the busy season, Cornwall Valley Juniors are again meeting regularly. They are giving \$5, as well as the proceeds from a novelty dance to be held soon, to the School Fair fund. Members are also contributing to a Christmas parcel for a children's home in Calgary. This Local plans to have skating parties and dances during the winter, and put on a play, reports Joan Prescott, secretary. Dave Urc, Harold Lacey and Harry McCauly are the sports committee.

Northbank Junior Local, with a paid-up membership of 30, meets regularly each month. John Kokolsky, secretary, reports that the Hallowe'en party, sponsored by the Juniors, was an outstanding social function. The committee had a fine program, followed by games, contests, community singing, lunch (served by the Juniors themselves) and addresses by Mr. Nixon, the supervisor, and W. Brayford, a Junior U.F.A. enthusiast.

At the October 31st meeting of Willow Springs Junior Local plans for a dance were discussed, the program committee read some interesting articles, and new games were enjoyed. A successful dance was held on November 6th, when the hall was decorated in blue and orange, and another interesting meeting on November 14th. A speaking contest has been planned, to take place over a series of meetings. Jean I. Sloan, secretary, writes that the editor read an interesting paper on Oriental and Western customs.

U.F.A. CONVENTION RESOLUTIONS

(Continued from page 18)

Beauharnois.—Recording hearty appreciation of the service rendered by Robert Gardiner, M.P., and his colleagues, in connection with the Beauharnois investigation, and stating the necessity of having "live-wire, fearless members" in the House.—*Camrose Federal C. A.*

Interest Rates.—Approving the amendment to the Bank Act proposed by H. E. Spencer, M.P., and suggesting that the penalties which would be provided by the amendment be made to apply also to corporations charging illegal rates of interest on accounts.—*Camrose Federal C. A.*

Legal Tender Notes.—Recommending that the Federal Government issue legal tender notes for relief expenditures, instead of borrowing funds.—*Camrose Federal C. A.*

Monetary System.—Urging revision of the monetary system, by keeping credits in definite relation to the gold supply of the world, and separation of functions of safeguarding deposits and distributing credit; urging commission to investigate the possibility of a monetary system that could co-operate with that of other countries, functioning for service and not for profit; and endorsing the resolution of A. Speakman, M.P., asking for the creation of a social and economic research council.—*Camrose Federal C. A.*

Monetary Reform.—Asking the Executive and Board of the U.F.A. to devote greater attention to this matter; appreciating the splendid work done by the U.F.A. and other Federal Members, and urging them to continue the fight for a just, sane, and democratic currency system.—*Lac Ste. Anne Provincial C. A.*

Land Assessment.—Asking the Provincial Government to discontinue the practice of re-assessing lands every three years, and to provide for re-assessment not less than every ten years; disputes as to

assessments in the intervals to be settled by arbitration.—*Sedgewick Provincial C. A.*

Seizures.—Asking the Provincial Legislature to prevent creditors gaining preferred position through seizure or otherwise.—*Sedgewick Provincial C. A.*

State Medicine.—Favoring the principle of state medicine.—*Lac Ste. Anne Provincial C. A.*

Dismissal of Teachers.—Asking amendment to the School Ordinance to restore the original powers of School Boards regarding dismissal of teachers.—*Lac Ste. Anne Provincial C. A.*

Free Textbooks.—Favoring establishment of a Government printing establishment through which textbooks and supplies would be provided free to all children in the Province.—*Lac Ste. Anne Provincial C. A.*

War Veterans.—Favoring appointments in the Natural Resources Department being given to returned men.—*Grande Prairie D. A.*

Juvenile Court.—Recommending that the age limit for boys to be tried in Juvenile Courts be raised from sixteen to eighteen years.—*Acadia Federal C. A.*

Oil Grades.—Asking the Provincial Government to establish standards for grades of oil.—*Camrose Provincial C. A.*

Auto License Fees.—That auto license fees be charged on a graduated scale, additional revenue to be raised by increased gasoline tax.—*Pembina Provincial C. A.*

Small Flour Mills.—Asking the Alberta Wheat Pool to instal two or three small flour mills in the Province, to provide Pool members with flour and by-products at cost.—*Pembina Provincial C. A.*

Gasoline Barrels.—Asking the Government to investigate the matter of measurement of contents of barrels of gasoline.—*Pembina Provincial C. A.*

Hospitals.—Recommending centralization of hospital facilities in three or more parts of the Province.—*Pembina Provincial C. A.*

Highway Maintenance.—Urging the Provincial Government to make regulations so that commercial trucks and busses would pay an adequate share of the cost of construction and maintenance of the highways.—*Wetaskiwin Provincial C. A.*

Limitation of Profits.—Asking the U. F.A. Federal Members to investigate the matter of over capitalization and watered stock of corporations, with a view to limitation of excessive profits.—*Pembina Provincial C. A.*

Gasoline Tax.—Asking discontinuance of all taxes on gasoline, tops or distillate, deficiency in revenue to be made up by increase in supplementary revenue tax.—*Warner Provincial C. A.*

Muskrat Trapping.—Asking amendment of the Game Act to allow trappers to catch muskrats in "push-up" or air holes.—*Beaver River Provincial C. A.*

GAINS IN GERMANY

After having made substantial gains in the year 1929, in spite of the general economic depression, the co-operative movement of Germany in 1930 records notable advance. Membership in the consumers' movement reached the figure of 3,010,000, which is an increase of 58,000 over the figure for 1929, and this in spite of the fact that all societies drastically weeded out their disloyal members. Though the turnover of the 974 societies decreased 2.4%, yet there was an actual increase in trade, for the price index during the year dropped 14%.—*Co-operation.*

Mass Meeting at Winterburn Deals With Farm Problems

An Estimate of Cost of Raising and Marketing a Crop of Wheat on Quarter Section—
Resolutions Adopted

An estimate of the cost of raising and marketing a crop of wheat from a full quarter section of land has been made by a committee appointed by a mass meeting held in Winterburn early in the fall. The meeting, which was attended by many residents of the district as well as prominent business men of Edmonton, was presided over by George Bevington, and a very thorough discussion took place upon the economic position of farmers in view of the prevailing low prices, and it was shown that even if the farmers sold outright at the market price of wheat, seeding costs, taxes, interest on land payments, implement cost and labor, could not be met, states Mr. Bevington in submitting a report.

"After a lengthy discussion which was very ably led by William Bristow," who introduced a statement of farm costs, states Mr. Bevington, "the sitting member, Donald MacLeod, M.L.A., Rice Sheppard, C. L. Gibbs, M.L.A., Col. Jamieson, M.L.A., James East, W. Griereson and F. O. Ball and other prominent farmers, participating, the resolutions were adopted unanimously, to the effect that (1) cost price of farm products should be ascertained, and selling prices fixed; (2) that the difference between

the ascertained cost of production and the market price be paid out of public funds as a measure of justifiable relief to agricultural producers; (3) that the Government of Canada take steps to prohibit the financial interests from monopolizing and curtailing the circulation of monies, and that they consider legislation to give the people control of finances as well as natural resources; and (4) that Government ownership of banks has become a necessity. Further resolutions recommended (5) a more thorough study of the monetary and banking system and its bearing on the present crisis; and (6) urged that steps be taken at once to develop Alberta's natural resources in the interests of all the people."

Report of Committee

The committee appointed to investigate wheat production costs, George Bevington, Rice Sheppard and F. O. Ball, later made the following report:

Cost of raising and marketing a full quarter of land planted to wheat; nothing taken out for pasture or building space; further no cost or consideration has been charged against the crop for the amount of time horses were not working, or no charge for labor keep only, just while actually at work taking care of the crop.

Initial cost of 160 acres of land all broken out	\$4,000.00
Equipment to farm the said 160 acres	2,000.00
Sufficient buildings to live in and for stock	1,500.00
Total capital invested for operation	\$7,500.00
Interest on total investment at 8% interest	\$ 600.00
Average tax on each quarter of land per year	60.00
Depreciation on machinery each year at 10%	200.00
Depreciation on buildings at 5% each year	75.00
Plowing at \$1.75 per acre for 160 acres	280.00
Harrowing, discing, or packing as needed at \$1.50 per acre	240.00
Seed grain and seeding at \$1.00 per acre	160.00
Hail insurance premium rate \$10.00 per acre, average 8%	128.00
Twine for harvesting at 30c per acre	48.00
Cutting at 75c per acre	120.00
Stooking at 25c per acre	40.00
Threshing, hauling and board for threshers at 20 bushels per acre	320.00
Average hauling cost to market of average travel of five miles at 1c per bus.	160.00
Total yearly outlay just while operating	\$2,431.00

The land figured at the above price was to be within 10 miles of town and no farther. You will note we have figured the land low considering the distance to market, and also all broken out. If you will follow statistics you

will note the average yield is right. We have not taken under consideration a loss from drought or frost.

[The U.F.A. Executive invite readers to send in estimates of production costs in their districts.]

A Contrast

(Co-operative News Service)

The death of Sir Thomas Lipton, the pioneer of one of the most extensive private provision dealing firms in Great Britain attracted very considerable comment in the press some weeks ago. Sir Thomas was a millionaire. His many attempts to capture the American Cup in the yachting world, brought him into the limelight continually, and his many

and generous gifts to charities of one sort or another resulted in his being raised to the baronetcy.

Charity, however, is not justice. Let us not forget that the Co-operative Movement returns to the toilers of Great Britain £20,000,000 yearly, and in addition bestows £120,000 to charities annually.

For the most part the leaders and men who make this possible remain anonymous and untitled,



EASTERN CANADA
and central

*** U.S. Points**

Starting December 1st Low Excursion fares will be in effect to points in Eastern Canada and certain points in Central United States. Take advantage of these economical rates for that business or holiday trip you planned this winter.

Your local Canadian National Agent will gladly supply full particulars or write to your nearest address below

W. J. QUINLAN, D.P.A.
Winnipeg, Man.

WM. STAPLETON, D.P.A.
Saskatoon, Sask.

JOS. MADILL, D.P.A.
Edmonton, Alta.

* Tickets on sale from all stations in Alberta and Saskatchewan

Canadian National

WHEN IN EDMONTON
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The Corona Hotel

"YOUR HEADQUARTERS"

Rates that Are Reasonable

EMPIRE HOTEL

Comfortable, conveniently central.

Catering to the Farmer

From \$1.00 a day up

119 9th Ave. E.

Calgary

PROBLEMS OF MUNICIPAL ADMINISTRATION IN RURAL DISTRICTS

(Continued from page 17)

made, and every sane person knows this is impossible.

I still have as great faith in Western Canada as I ever had; it offers the greatest opportunity in the world to the farmer who has the experience of the past to guide him, but under the present handicap his situation is impossible and it requires heroic treatment to put this country on its feet and complete the evolution of Western Canada. If this treatment is not forthcoming then we must advise in the revision of the laws relating to gains from usury before it can again prove a potent force in the orgy of inflation leading to ultimate collapse.

The Assessment Commission

I may inform you that when I became a member of the Alberta Assessment Commission I did not expect it would take up so much of my time, but it has now been decided that the municipalities shall be given all assistance possible during the next assessment. I think you will agree with me that this is a step in the right direction and will mean a tremendous saving in the future. As you understand, the school districts which cross municipal boundaries must use your assessment; with thousands of miles of these boundaries to compare you will realize that there is much work to be done in order that the periodical field work that has been thought necessary heretofore will end. Where the field work has apparently been well done and the boundaries are comparatively fair, you will be advised that the work can be done in the office. Where the field work appears well done but the boundaries do not agree, some suggestion will be made as to how to get together to overcome the difficulty. Where the field work has been poorly done and a new assessment is necessary you will get all the assistance possible so that a uniform assessment can be established in the Province. Your assessment is the fundamental of all your municipal work and an inequitable assessment causes endless trouble. After considering the whole question and with the knowledge that there are many men in this organization as capable as I am to lead it, I do not think it would be fair to this association for me to be a candidate for President at this Convention, for I believe I can now give better service to the municipalities and to the Province generally by carrying on with the commission.

Government's Co-operation

As I expect this will be the last time I will address this Association in my present capacity, I will take this opportunity of thanking the members of the Provincial Government for the splendid spirit of co-operation they have given me during the full nine years of my presidency. They have given confidence for confidence, co-operation for co-operation, and in so doing much good has been accomplished for the Government, this association and our people as a whole.

I wish also to thank the officials of the various departments for all the assistance so readily given me during my term of office, more especially the Deputy Minister and Department of Municipal Affairs. I have found them at all times ready by united effort to assist in the building up of the municipal life of this Province.

I must also thank the members of the Executive Council for the splendid spirit of co-operation that always existed be-

tween us. It was that spirit which enabled us to overcome difficulties that at times seemed unsurmountable.

In conclusion I must thank the members of this association for the splendid support always given me. Nine years ago you took me from the floor of the convention, unknown and untried, and since then you have always returned me by acclamation. I can assure you it is no small honor to lead by unanimous support such a body of men as you are. You are first elected by your people and then selected by your council to represent them

in convention. As I have said, you are always in the firing line; you live there; you are always fresh from the electorate, and as such your consolidated thought is public opinion up to date, and must be taken very seriously by those to whom it is addressed.

I will ask of you the same support to my successor in office that you have given me, and if he can give and get the same co-operation with those in authority which has existed in the past, then you can rest assured that the future of this Association is very bright.

NEWS OF THE ORGANIZATION

(Continued from page 13)

your organization by co-operative buying.

Meantime if you are running a car why not follow the example of other Locals and get in a drum or half drum of Red Head winter oil, for distribution among the car users of your district.

The U.F.A. Co-operative Committee can also supply you with the very best guaranteed car batteries at reasonable prices. Tires and tubes of the very best quality are also available. None of these are cheap products. They are standard quality products at low rates made possible by the efforts of your own farm organization.

Write Central Office, Lougheed Building, Calgary, for particulars.

Gratifying Response

The response to the offered facilities of the U.F.A. Co-operative Committee is very gratifying. Every convention of farm people in the city of Calgary finds farmers making their way to Central Office in the Lougheed Building to enquire about commodities and prices. There has been an active interest on the part of many Wheat Pool delegates in attendance at their annual meeting.

Every day's mail shows that the interest is increasing. We expect a big move forward when our patronage dividend cheques for the past quarter begin to reach our association managers and secretaries of Locals. In one case the cheque will be over eight hundred dollars. This sum represents a complete gain on the part of that association. There are a number of cases where the cheque will be several hundred dollars.

Farmers, who are feeling the keenness of the struggle to make ends meet, here is an opportunity to help yourselves and your fellow farmers! We are reducing price levels for you. We are giving you the chance to make a saving in many lines of purchases.

Are you going to join with us? There are no better goods on the market than those made by the firms dealing with your association, the U.F.A. When is your next Local meeting? Be there and take action in this matter.

In Which Class Are You?

Large numbers of people are listening with interest to this daily broadcast of the U.F.A. Co-operative Committee. They are not all interested in the same way.

Many are genuinely and sympathetically interested in the effort of the farmers' organization to better conditions for the people of rural Alberta. Others view the rise and progress of co-operation with misgiving. It is to them a new and unwelcome factor in the economic struggle.

Some who listen avail themselves of the information received and go out to do

missionary work in the cause of social unity. Others use it to checkmate the moves of our organization. In which class, Mr. Farmer, are you?

There are farmers who, notwithstanding all that has been attempted and accomplished by organization in the past twenty-five years, are still on the list of critics. There are on the other hand thousands who gladly welcome each succeeding step towards social solidarity and progress.

Some are inclined to theorize and be satisfied with that. Others of a practical turn work at the thing in hand without any guiding principle.

Our co-operative plan provides a means of working out in actual practice a sound social and economic theory. What are you doing about it? Read *The U.F.A.* See your U.F.A. Local officers. Attend the next meeting of your Local. Find out what is being done by the farmers of Alberta to help themselves and you.

Calgary Milk Company Shows Steady Progress

Consumer Shareholders Hold Annual Meeting

Steadfast and enthusiastic support of the Calgary Co-operative Milk Company was the keynote of the annual meeting of the consumer shareholders, held in the Labor Temple on November 24th. Miss Amelia Turner presided. W. A. Hunter, president of the Calgary and District Milk Producers' Association, spoke briefly and introduced F. J. Reynolds, manager, who gave a very clear and frank account of the year's business. October business showed a 5 per cent increase over that of the same month last year, in spite of the prevailing depression, and 21 wagons were now employed in delivery. All bills were paid (checks for interest on shares were distributed during the meeting), depreciation reserves were being set up, and the company was in a satisfactory financial condition, said Mr. Reynolds. Keen interest was displayed by a number of questions, which were answered to the evident satisfaction of all present. Ald. F. J. White, M.L.A., dealt briefly with the subject of pasteurization and Norman F. Priestley, Vice-president of the U.F.A., gave an inspiring address on the principles of co-operation. A couple of vocal solos and the serving of lunch rounded off a very successful gathering. The following were elected to represent the shareholders in the coming year: Miss Amelia Turner, F. J. White, M.L.A., Rev. J. Dorrison, James Worsley and Geo. Yeats.

U.F.A. Local Items

U.F.A. members at Pollockville wish to extend a hearty vote of thanks to those who contributed to the carload of vegetables distributed in the Pollockville district.

Broncho Creek U.F.A. Local have passed a resolution endorsing the principle of the Disarmament Conference to be held in 1932, and asking the Canadian representative to press for all disarmament that is possible to obtain, states Fred C. Keith, secretary.

In aid of the funds of Bow River Federal C. A., a series of three whist drives were held recently in Vulcan district, states Mrs. Wilson Oldfield, at which \$18.25 was cleared, in spite of severe weather. These were held at the home of Mr. and Mrs. Northcott, the committee in charge being Mrs. McRoberts, Mrs. Lew Douglas and Mrs. Bittorf; at the Red Cross School, the committee being Mrs. Jas. Stein, Mrs. R. Hayes and Mrs. D. L. Doane; and at the home of Mr. and Mrs. Jennejohn, arranged by Mrs. Alex. Mitchell, Mrs. Washburn and Mrs. Jennejohn.

Fred J. Muller, secretary of Hussar U.F.A. Local, writes that the Local wish, on behalf of the communities of Hussar, Chancellor and Makepeace, to express appreciation for the carload of vegetables forwarded under the auspices of Innisfail Board of Trade, with the co-operation of Department of Agriculture and the C. P. R. One hundred and sixteen farmers in Innisfail district contributed to this shipment and 141 families participated in the distribution.

As they did last winter, Willow Creek U.F.A. Local plan to hold a series of whist parties. Last year these were held at the members' homes, one each week, and were found most enjoyable. Arthur H. Boniface writes that they "started the ball rolling this year with a hard time dance, which drew a large crowd. This Local has also done some good co-operative buying; already this winter we have handled four cars of coal. Among other things, last winter we bought about \$700 worth of sweet clover, and the winter before \$900 worth. We have live officers; the president is T. R. Evans and the secretary H. Davison."

(Other U.F.A. News on page 30)

"Agricultural Co-operation"

The Horace Plunkett Foundation have just published a new book, "Agricultural Co-operation in Ireland"—a survey of Ireland's agricultural co-operative achievement. The authors also examine frankly into the causes of passing failures in this field, and describe the problems yet to be solved. The price is 7s. 6d., and the publishers are George Routledge & Sons, Ltd., 68-74 Carter Lane, London, E.C.4, England. Other publications recently received from the Plunkett Foundation, are the "Yearbook of Agricultural Co-operation" (1931), price 10s. 6d., and "Agricultural Co-operation in England," price 7s. 6d. These books can be secured from the address given above.

ABNORMAL

"Any abnormal children in your class?" inquired the inspector.

"Yes," replied the harassed-looking schoolmarm. "Two of them have good manners."

Dominion of Canada National Service Loan

A SOUND INVESTMENT is offered the Canadian public in the new Dominion of Canada 5% National Service Loan.

5-year Bonds at \$99 $\frac{1}{4}$ to yield 5.17%

10-year Bonds at \$99 to yield 5.13%

Further information will be supplied and subscriptions received at this Bank.

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When You Can Take It Easy Can you look forward with assurance to the time when you will be free from the daily grind of business cares? You can—IF you own a Crown Life Income Bond.

Talk it over with a Crown Life Man

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L. S. C. GAETZ, Superintendent for North Alberta

Tegler Block, Edmonton

P. GROSS, Superintendent, Central Alberta

406 Lancaster Bldg., Calgary

Garland on Tour in Bow River

Commencing on November 26th at Rosebud, an important series of meetings arranged by J. W. Wheatley, U.F.A. Director, will be addressed by E. J. Garland, M.P., for Bow River, and by the director. Residents of the districts in which the meetings are being held are invited to attend. The tour included meetings in the Carbon district and at Beiseiker in the month just closed and also the following:

Ardenode, December 1st.
Strathmore, December 2nd.
Standard, December 3rd.
Gleichen, (Meadowbrook) Dec. 4th.
Hussar, December 5th.
Bassano, December 7th.

At the Standard and Gleichen meetings, President Gardiner will speak. All meetings are arranged for the evening.

John Fancis Buckley, Liberal M.P., for the Federal constituency of Athabasca, was killed in an automobile accident near St. Paul, on November 27th, when a car in which he was riding skidded head on into a team of horses.

Conservative Elected in Red Deer

The Red Deer by-election, on November 16th, resulted in the victory of the Conservative candidate, W. E. Payne, by a small majority. The figures on the first count were: Payne, Conservative, 1,651; Gaetz, U.F.A., 1,491; Bannerman, Liberal, 503; Bray, Communist, 261. Elimination of Bray gave Payne 8, Gaetz 65, and Bannerman 11. The third count, eliminating the Liberal candidate, gave Payne 145 and Gaetz 107, with totals of 1,804 and 1,663 respectively. Mr. Payne's majority was thus 141. In 1930 the U.F.A. won the seat with a majority of 88, and in 1926 with 121.

HEADS CALGARY POLL

Miss Amelia Turner, assistant editor of *The U.F.A.*, was re-elected to the Calgary school board at the head of the poll on November 18th, receiving 4,670 first choice votes. The candidate who came second in the list received 3,996. Miss Turner who has served on the school board for six years, for the past three as vice-chairman, was also elected at the head of the poll two years ago on the last occasion on which she came up for re-election.

E. J. Garland, M.P., will address a meeting of the Calgary U.F.A. Local in Calgary on the evening of December 21st.

G. G. Coote, M.P., spoke on the gold standard and prices under the auspices of the Calgary U.F.A. Local on November 24th.

Fine Record of Grimm Alfalfa Association

The Grimm Alfalfa Seed Growers' Association, formed in 1923, has a fine record of increased and increasing business. The association began with 85 members, which number has now mounted to about 200, the majority of whom are

paid up shareholders, and receive interest on their investment at 8 per cent. The original plant consisted of a warehouse 60 ft. by 40 ft., which has been twice enlarged and now covers a floor space of 200 ft. by 40 ft. In addition to Grimm Alfalfa seed, the association handles alsike clover, peas, beans, sweet clover and other grass seeds. Members have won honors many times with their exhibits of seed; this year seven samples were entered at Toronto, taking first, second, third, fifth, sixth and ninth places.

BRITISH CO-OPERATION GROWS

The following figures for the societies affiliated with the Co-operative Union of Great Britain speak for themselves. Capitalist business may be slipping rapidly in England and Scotland, but co-operation forges ahead.

Year	Membership	Trade
1926	5,186,728	\$ 920,000,000
1927	5,579,038	999,000,000
1928	5,885,135	1,045,000,000
1929	6,168,994	1,080,000,000

—Co-operation.

"The press is a perpetual engine for keeping discussion on a low level."—The late Lord Morley.

University Broadcast

The following are some of the special addresses to be given over the University radio, CKUA, during December: Russia, by Dr. R. W. Collins, on Monday evenings, December 7th, 14th, 21st and 28th, at 7:30 p.m.; Economic Principles, by H. W. Hewetson, on Thursday evenings, December 3rd, 10th and 17th at 9 p.m.; Farmers' Forum, on Wednesday evenings, December 2nd, 9th, 16th and 30th, at 8:30 p.m.; Geological History of Alberta, by Dr. J. A. Allen, on Thursday evenings, December 3rd, 10th, 17th, at 8:30 p.m.; Reading Course, by Miss Jessie Montgomery, on Wednesday evenings, December 2nd, 9th, 16th, 23rd and 30th, at 7:30 p.m. On December 23rd, at 8:30 p.m., the Dickens Players will give "The Chimes."

Alberta Butter at Royal Fair

EDMONTON, November 27. — Alberta butter did its share along with Alberta grain and Alberta livestock at the Royal Winter Fair at Toronto this fall towards making this one of the most successful years this Province has enjoyed at the world-famous winter show.

Returns of butter awards just received by the Department of Agriculture at Edmonton reveal the fact that Alberta butter exhibits did even better than last year at Toronto by winning 17 firsts, 14 seconds and eight thirds, compared with 13 firsts, 16 seconds and 5 thirds last year. This year there were 12 exhibitors, last year 11.

For some years past butter has been judged at Toronto Royal on the group plan, which was originated in Alberta and gradually adopted by other Provinces and by the Royal Fair. Under this plan, which applies to the first four classes, all butter scoring up to a certain grade is awarded first, that scoring half a point lower is given second place, and that scoring half a point lower still is given third place. This places all exhibitors in their proper standing according to the quality of their exhibit. No exhibit is

permitted which cannot score at least high enough to secure third place. In these four classes this year, eight provinces competed, with over 400 samples. There were 205 firsts awarded, 101 seconds, 38 thirds. Manitoba topped the list with 98 firsts, 19 seconds and 10 thirds. Saskatchewan had 31 firsts, 13 seconds and 8 thirds.

Mr. Gardiner at Grande Prairie

J. W. Sawyer, secretary of the Grande Prairie Provincial Constituency Association, has forwarded a report of President Gardiner's meeting in Grande Prairie on November 11th. A large gathering enjoyed this treat to the full, says Mr. Sawyer, though disappointed that D. M. Kennedy, M.P., who accompanied Mr. Gardiner, could not speak owing to throat trouble. Mr. Gardiner expressed his pleasure in seeing the Peace River country for the first time. He felt the responsibility of his position as president of the U.F.A., he said, especially in following H. W. Wood, the greatest leader of a farm movement of all time, adding that he still sought Mr. Wood's advice on knotty problems. Mr. Gardiner discussed the Beauharnois investigation and the economic situation. C. F. Hopkins, president of the constituency association, was in the chair, and I. V. Macklin, U.F.A. Director, spoke briefly.

ALBERTA WHEAT POOL SECTION

(Continued from page 7)

berger, Barons; A. MacGregor, Granum; Homer I. Montgomery, Nanton; H. J. Higgins, Champion; John James Dann, Reid Hill; V. J. Bertrand, Milo; W. S. Morrison, High River; J. O. Anderson, Blackie; John C. Greig, Balzac.

SOUTH CALGARY, District C.—John Fowle, Bindloss; Wellington Yake, Cappon; Hugh F. Nester, Cessford; G. T. Proudfoot, Dorothy; J. A. McArthur, Gleichen; J. B. Eshom, Rainier; C. A. Smith, Rockyford; J. H. Schmaltz, Beiseker; John J. Crabb, Three Hills; S. B. A. Hepburn, Huxley.

NORTH CALGARY, District D.—John Woods, Sibbald; Rufus Cates, Oyen; Ralph L. Cross, Naco; Norman D. Stewart, Chinook; D. J. Burton, Stanmore; J. K. Sutherland, Hanna; John D. McKay, Mecheche; W. H. Baldwin, Rowley; Ira D. Taylor, Big Valley; M. R. Holder, Stettler.

RED DEER, District E.—H. L. Taggart, Olds; J. W. May, Clive; T. T. Jevne, Millet, R.R. No. 1; Alfred B. Haarstad, Bentley; A. E. Sherratt, Mayerthorpe; Joseph Messmer, Barrhead; Andrew Rafn, Bon Accord; E. H. Keith, Sexsmith; Walter R. Mueller, Spirit River; M. E. Williamson, Berwyn.

CAMROSE, District F.—C. A. Fawcett, Consort; Duncan Scott, Cadogan; J. J. Roderick, Cairns; Walter Wright, Veteran; John Hallett, Fleet; Harry Sheardown, Bulwark; A. C. Walmsley, Hardisty; John W. Laing, Galahad; John E. Larsen, Strome; W. W. Harber, Camrose.

EDMONTON, District G.—H. Foreman, Chauvin; Elmer Clay, Paradise Valley; Andrew B. Wood, Riverton; Andrew Holmberg, Viking; J. T. McDuffe, Minburn; Wm. L. Shapka, Desjarlais; Ben M. Anderson, Tofield; A. W. Fraser, Vegreville; Fred Mawson, Vilna; Joseph A. Fortin, St. Paul.

BREAD MAKING

HO-MAYDE BREAD IMPROVER WILL MAKE good bread from inferior flour. Never spoils. Makes better Bread, Biscuits, Cakes and Doughnuts. Never bake without it. Sold at U.F.A. stores 20 cents a packet—or write C. & J. Jones Limited, Lombard St., Winnipeg.

DENTISTS

DR. LEE R. DODDS, DENTAL SURGEON. 408 McLeod Building, Edmonton.

FARM LANDS

THE CANADIAN PACIFIC RAILWAY COMPANY'S land settlement plan offers unequalled opportunities for new settlers to purchase lands in Western Canada under easy long term contract. Write for free descriptive booklet. Canadian Pacific Railway Co., Department of Natural Resources, 905 First street east, Calgary.

FARM MACHINERY

ELECTRIC FARM AND TOWN LIGHTING plants for rent or sale on terms. We have second hand sets in good condition. We buy, sell, and repair machinery of all kinds. Electrical Engineers Ltd., Calgary.

FOR SALE—PUMPING OUTFIT, INCH AND half Rotary pump with 2 H.P. Lister Engine, \$80 cash; also three quarter H.P. Maytag Gas Engine, \$35 cash. All in very good shape. Write A. Reinhardt, Walsh, Alberta

FEED AND SEED

FARMERS, DAIRYMEN AND OTHERS.—Alfalfa hay and other fodder of the highest quality for sale. All alfalfa hay sold on grade. Write us for special prices. Brooks Farmers' Co-op. Assn. Ltd., Brooks, Alta.

FENCE POSTS, LUMBER AND FUEL

TAMARAC FENCE POSTS FOR SALE IN CAR- load lots. Edward Stevens, Peace River, Alta.

FOR SALE—ALBERTA R.O.M. BANDED TURKEYS, recognized as the best.

	Grade A	Grade B	Grade C
Young Toms.....	\$25.00	\$10.00	\$7.00
Young Hens.....	15.00	8.00	5.00

Special A—outstanding exhibition birds a matter of correspondence.

Government approved.

ALBERTA BRONZE TURKEY BREEDERS' ASSOCIATION
Box 103 Edmonton, Alberta.

Classified Section

LUMBER, SHINGLES, FENCE POSTS, POLES Cordwood and Slabs—Write for delivered prices. Enterprise Lumber Co., Vancouver, B.C.

CEDAR POSTS—CAR LOTS DELIVERED your station. E. Hall, Grindrod, B.C.

FISH

YOU WILL WANT OUR LATEST ILLU- strated price list of New, Winter-caught fresh water fish, before ordering your winter's supply. A post card will bring it. Big River Consolidated Fisheries Ltd., Big River, Sask.

HEALTH

DR. H. F. MESSENGER, CHIROPRACTOR— 16 years treating chronic diseases. Tegler Building, Edmonton.

I CAN RESTORE YOU TO GOOD HEALTH and save you from operations. Dr. John F. Harris, Chiropractor, Pantages Building, Edmonton

HELP WANTED

WE'LL PAY YOU CASH FOR KNITTING socks at home with hand knitting machine. Information free. Write Home Knitting Company, 75 Dundas East, Toronto.

AGENTS WANTED EVERY DISTRICT SEL- ling monuments for largest manufacturers in Canada. Free outfit. Write: Alberta Granite, Marble & Stone Co., Limited, Edmonton, Alberta.

LEGAL AND PATENTS

SHORT, ROSS, SHAW & MAYHOOD—BAR- risters, Solicitors, Notaries. Imperial Bank Building, Calgary.

MOTHERSILL & DYDE—SOLICITORS FOR the Northern Alberta Dairy Pool, Ltd. Money to Loan. 704 McLeod Building, Edmonton.

RUTHERFORD, RUTHERFORD & McCUAIG, Barristers, Solicitors, Notaries, 916 McLeod Building, Edmonton.

PATENTS

A List of "Wanted Inventions" and Full Information Sent Free on Request.
The RAMSAY Co.
Dept. 148, 273 Bank Street, Ottawa, Ont.

A. LANNAN & COMPANY, BARRISTERS, Solicitors, Notaries, 111-8th Ave. W., Calgary. Phone M3429. Specializing in Domestic Law, including probate, divorce and settlement of estates.

BENNETT, HANNAH & SANFORD, BARRI- sters & Solicitors, Calgary, Alberta.

LIVESTOCK

FELIX OHBERG, AMISK, ALTA., BREEDER of registered Belgians. Let me know your want.

MISCELLANEOUS

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EYES EXAMINED, GLASSES FITTED—T. Satchwell, 9971A Jasper Ave., Edmonton.

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PUREBRED BUFF ORPINGTON COCKER- els. Large birds, \$1.50. H. Foreman, Chauvin.

PURE BRED WHITE WYANDOTTE COCK- erels, \$2.00; three for \$5.00. White Pekin drakes, \$1.50; Ducks, \$1.25. Chas. Cummings, Brightview (Wetaskiwin) Alberta.

GOVERNMENT BLOOD TESTED COCKER- els, Barred Rocks and White Leghorns, 300 egg strains, \$2.00; 3 for \$5.00. Tudor Poultry Farm, Morningside, Alta.

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RABBITS CASTORREX AND CHINCHIL- larex—Short dense fu breed; bred does; young stock. Reasonable prices. Brereton, 308A 22nd Ave. W., Calgary.

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To the plea for a "Balanced Agriculture" the Province of Alberta responds by pointing to a record of progress already made that compares well with other provinces of Canada in this respect.

It is a remarkable fact that in 1930 the total value of dairy, livestock, poultry and wool production figures came close to balancing with the total value of all field crops. Here are the figures:

Dairy, Livestock, Poultry, Wool, Honey, Game and Fur Products.....	\$64,511,228
All field crops.....	67,193,400
Wheat alone.....	51,831,000

The Alberta Department of Agriculture, with its various services at the disposal of the farmers for advice and assistance, is directing its activities towards the attainment of a properly balanced agricultural industry.

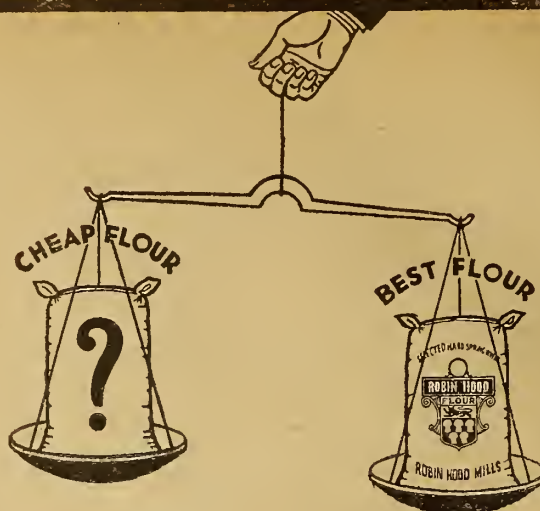
Farmers are invited to make use of these services in all possible ways; to attend the meetings, short courses, and similar gatherings held from time to time under the auspices of the Department, to write for agricultural bulletins, and to keep in close touch with their nearest District Agriculturist or School of Agriculture.

ALBERTA DEPARTMENT OF AGRICULTURE
Edmonton, Alberta

HON. GEORGE HOADLEY,
Minister of Agriculture.

H. A. CRAIG,
Deputy Minister.

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PICTURE —
THEN THINK**



**DIFFERENCE IN COST ONLY
1¢ PER DAY
FOR FAMILY OF FOUR**

No Dead Grasshoppers

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FLOUR**

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MAKES MORE LOAVES --- BETTER BREAD --- BIGGER FOOD VALUE



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